



Manual of Rules and Rates Yukon

2024 Private Passenger CLEAR Rate Group Tables, 2024 Commercial Rate Group Tables and Various Rule Changes Effective October 1, 2024 (New Business and Renewals)

Effective October 1, 2024 Facility Association is implementing the following update for new business and renewals in Yukon:

- 2024 Private Passenger CLEAR Rate Group Tables having a range of 1-12 for Accident Benefit rate groups;
- 2024 Commercial Rate Group Tables (Table I and II).
- FA has undertaken a review of the endorsement forms across all jurisdictions to ensure proper naming format and coverages.
- There are various rule changes in Private Passenger and Recreational sections of the manual.
- A summary of the endorsement forms and rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.

Rule			Cu	rrent Wo	rding			Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PASS Table of Contents Rule 113.B	R	NGER S Rule 115: I Rule 121: <i>I</i> B. Driving	Driving R After-Ma	ecord Ch rket Equi	ipmen	t		Rule 115: Not applicable Rule 121: Not applicable B. Driving Record Entitlement	Removing name reference as information deleted Removing	This will not impact premium This will
B. Driving Record Entitlement	- - - - -	Priving reco Years licer Number of Prior insur Unaccepta Licence su Number au refer to Rul	ord is detended ased and f f at fault a rance able gaps i appensions and type of	ermined by type of lic accidents in insuran s convictio	y: ence ice ons	art		Driving record is determined by: • Years licensed and type of licence • Number of chargeable accidents • Prior insurance • Unacceptable gaps in insurance • Licence suspensions • Number and type of convictions Refer to Rule 115: Driving Record Chart	reference to Rule 115 as chart will be removed.	not impact premium
Rule 115 Driving Record Chart		Years with No At Fault Accide nts	Years Licen sed in Cana da or the U.S.	Licen ce Class Regul ar = Valid Opera tor and other than Level 1	Op era tor	Eligi ble Rati ng Clas ses	Drivin g Recor d	Rule 115: Driving Record N ot Applicable **REMOVE CHART **	Driving Record chart and notes will be removed. Driving Record Chart is centred on driver's years licensed years	This will not impact premium
		5	5 years or more	Regula r Learne r/Leve I 1	Prin cipa I Occ asio nal	All but 08, 10, 11 & 18	5 0 not applica ble			
		4	More than 4	Regula r			4			

Rule		Cu	rrent Wo	rding			Approved Wording	Change from Current	Premium impact on existing policies
Rule 115 Driving Record			Regula r	Prin			Rule 115: Driving Record Not Applicable **REMOVE CHART **	Driving Record chart and notes will be	This will not impact premium
Chart		4 years	Learne r/Leve	cipa I Occ	All but 10	0 not		removed. Driving Record Chart is	
			I 1	asio nal		applica ble		centred on driver's years licensed years	
		More than 3	Regula			3			
	3	3 years	r Learne	Prin cipa I	All but 10	0			
			r/Leve I 1	Occ asio nal		not applica ble			
		More than 2	Regula r Regula			2			
	2	2 years	Learne r/Leve	Prin cipa I	All but 01	0			
			1	Occ asio nal		not applica ble			
		More than 1	Regula r Regula			1			
	1	1 years	r Learne r/Leve	Prin cipa I	All but 01	0			
			1	Occ asio nal		not applica ble			

Rule		Cu	rrent Wo	rding			Approved Wording	Change from Current	Premium impact on existing policies
Rule 115 Driving Record Chart	credit: 2. Drivin United 3. Once of impacting insura licence there most of the ra factor	la or the l s will be a g experie d States w driving re t, in the f ince cover e suspens are at fau recent at ting. If th in all gap	United Sta Illowed. nce gaine vill not be	d outsi recogn termin order, fi previc convict hts, only dent ar- no char- nast 5 y	nd no ad de Cana nized. ed, facto rom gap ous insur ions. W y gaps a e factore geable a	ditional da or the or in any s in rance, here fter the ed into accidents,	NOTES: 1. Drivers will be rated on actual experience in Canada or the United States, and no additional credits will be allowed. 2. Driving experience gained outside Canada or the United States will not be recognized. 3. Once driving record is determined, factor in any impact, in the following order, from gaps in insurance coverage or no previous insurance, licence suspensions and convictions. Where there are at fault accidents, only gaps after the most recent at fault accident are factored into the rating. If there are no chargeable accidents, factor in all gaps in the past 5 years. Refer to Rule 113: Driving Record	Notes are outlined in various sections of Rule 113 Rule 115 Note #1 removed as outlined under Rule 113.B Note #4,#9 Rule 115 Note #2 removed as outlined under Rule 113.B Note #9 Rule 115 Note #3 removed as outlined under Rule 113.B, Rule 113.B, Rule 113.B, Rule 113.B, Notes #6,#7	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 116 Vehicle Rate Group	 For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group assigned by IBC's Vehicle Data Services. For model years prior to the earliest year shown in the Rate Group Tables, use the rate group Tables. For such model, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 (Limitation of Amount) applied. 	For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group use rate group assigned by IBC's Vehicle Data Services. For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 (Limitation of Amount) applied. The presence of after market equipment may affect the rate group	To harmonize the wordings across all jurisdictions.	This will not impact premium
		If the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 applied.		
	 Rate Group 'A' The rate group is based on the Insured's estimate of the vehicle's value. Refer to Page 1 of the rate pages. If estimated value is \$15,000 or more 	Rate Group 'A' The rate group is based on the Insured's estimate of the vehicle's value. Refer to Page 1 of the rate pages. See the table at the beginning of the rate pages.		
	Where the vehicle's estimated value is \$15,000 or more the following requirements apply: If the vehicle is newly acquired from a dealer	If estimated value is \$15,000 or more Where the vehicle's estimated value is \$15,000 or more the following requirements apply:		
	A copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.	If the vehicle is newly acquired from a dealer A - If the vehicle is newly acquired from a dealer, copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.		
	In any other circumstance	In any other circumstance		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 116 Vehicle Rate Group	The value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Applicant's expense. END 19 and END 40 Where the rate group is shown as 'A' or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END 19 and END 40 is not required.	 The In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Applicant's expense. END 19 and END 40 Where the rate group is shown as 'A' or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides optional physical damage coverage. END 40 must be attached to the policy where the policy provides optional physical damage coverage. Where the policy provides optional physical damage coverage. Where the policy provides only Third Party Liability and Accident Benefits, attachment of END 19 and END 40 is not required. After-Market Equipment If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the after-market equipment. Where the value of the equipment, the value of the lift kit must be included in the total value of the after market equipment. Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment is less than \$3,000 no addit	Moved this section from Rule 121 to harmonize across all jurisdictions	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 121 After Market Equipment	Rule 121: After-Market Equipment If the equipment is sound or electronic equipment, refer to Rule 123: Commonly Used Endorsements.	Rule 121: Not applicable If the equipment is sound or electronic equipment, refer to Rule 123: Commonly Used Endorsements.	To harmonize the wordings across all jurisdictions this rule	This will not impact premiums
	If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the after- market equipment. Where a lift kit has been added to the vehicle in addition to other after-market equipment, the value of the lift kit must be included in the total value of the after market equipment.	If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the after-market equipment. Where a lift kit has been added to the vehicle in addition to other after-market equipment, the value of the lift kit must be included in the total value of the after- market equipment.	moved to Rule 116	
	Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment cannot be substantiated, END 19 (Limitation of Amount) reflecting the vehicle's actual cash value shall be attached to the policy.	Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment cannot be substantiated, END 19 (Limitation of Amount) reflecting the vehicle's actual cash value shall be attached to the policy.		
Rule 152	Standard Endorsement Form Number, Title and Purpose	Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	2 Drive Other Automobiles – Named Person(s)	2 Drive Other Automobiles - N-Named Person (s)	name change only	premium

Rule

Current Wording

Approved Wording

Change from Current Existing policies

	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles Covers the Insured's	Rating Calculate the coverage premiums applicable to the highest rated government	FA update to harmonize wording in manual across all jurisdictions	policies This will not impact premium
g		legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	vehicle that may be in the Insured's custody as if he/she they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:		
	4 A	Number, Ti	dorsement Form tle and Purpose rry Explosives	FA manual needs change capital letter to small letter	This will not impact premium
	4 B	Number, Ti b Permission to Ca	tle and Purpose	FA manual needs change capital letter	This will not impact premium
		4 8	Number, Ti		Number, Title and Purposeneeds change4BbPermission to Carry Radioactivecapital letter

Rule

Current Wording

Approved Wording

Change from Current Existing policies

								policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b. Physical Damage .250% of normal MotorHomes & Camper Units a. Liability 250% of 07/0 b.Physical Damage250% of normal Motorcycles & Mopeds .250% of DR 0 for age 16 Snowmobiles & ATVs250% of normal	5 6 c	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified Lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 43/0 Heavy Trucks200% of 43/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b. Optional Physical Damage .250% of normal MotorHomes & Camper Units a. Liability 250% of 07/0 b.Optional Physical Damage 	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium
			Refer to additional rules within manual for further Information.	┃				
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	5D	Title and Purpo	overage (rented or	5 Đ d	and Purpose	dorsement Form Number, Title Coverage (rented or leased s)	FA manual update is change capital letter to small letter	This will not impact premium

Rule

Current Wording

Approved Wording

Change from Current existing policies

							policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 6A Permission to Carry Passengers for Compensation Used to modify the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	Rating For private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If passenger station is user	6 A a	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	Rating For private passenger vehicles used in car pools: add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	policie This will not impa premium
	vehicles. Also see END	reimburses employee for expenses - then Class 07		22.	occasional (no more than once a week - non-paying passengers)		

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6	6 B b	Standard Endorsement Form Number, Title and Purpose Revised School Bus		FA manual update includes change capital	This will not impact premium
1 (Owner's Policy)							letter to small letter, name change	
Rule 152		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual update	This will not impact
Endorsements Applicable to POL	6C	Public Passenger Vehicles	é	6 6 c	Revised Public Passenger Vehicles		includes change capital	premium
1 (Owner's Policy)							letter, name change	
Rule 152		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	ć	õ₽d	Driver Training School This endorsement Gives permission for the vehicle to be used for Driver Training Schoo purposes and extends the Liability section o the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	f	change capital letter to small letter, and harmonize wording in manual across all jurisdictions	premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	6F	Standard Endorsement Form Number, Title and PurposePublic Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	6	5F	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles Used instead of END 6 C c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.		FA manual update is change capital letter to small letter	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	а	tandard Endorsement Form Number, Title nd Purpose roperty Damage Reimbursement	- -	an 3 Pr	andard Endorsement Form Number, Title d Purpose operty Damage Reimbursement section A only)		FA manual update is name change only	This will not impact premium

Rule			Current Wording				Approved Wording			Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	88	Prope	Standard Endorsement For Number, Title and Purpose rty Damage Reimbursen eration by Named Perso	e nent	8 A a	fo (S	Standard Endorsement Form Number, Title and Purpose roperty Damage Reimburseme r Operation by Named Person Section A only) (For Use in the erritories of Yukon Only)			FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	9 M		tandard Endorsement Forn Number, Title and Purpose se Excluded				Standard Endorsement Form Number, Title and Purpose The Use Excluded Shibious vehicles)			FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	19	Numbe Limita Provide loss or amoun physica policy i of the dollar a Insured use of manda Motorcy vehicle damage	rd Endorsement Form r, Title and Purpose tion of Amount es that, in the event of damage, the maximum t of insurance under the al damage sections of the s the actual cash value vehicle or the specified amount (selected by the d), whichever is less. The the endorsement is tory in respect of ycles and Mopeds and all s for which the physical e premiums are based on imated or appraised value.	Rating Base physical damage premiums on estimated or appraised current value.	19	Num Provor d of ir phy politi the amo white end resp and opti prer	ndard Endorsement Form mber, Title and Purpose hitation of Amount vides that, in the event of loss damage, the maximum amount nsurance under the optional vides damage sections of the cy is the actual cash value of vehicle or the specified dollar ount (selected by the Insured), chever is less. The use of the lorsement is mandatory in pect of Motorcycles and Mopeds I all vehicles for which the ional physical damage miums are based on the mated or appraised current ue.	Rating Base optional physical damage premiums estimated appraised current value.	s on I or	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy) Rule 152 Endorsements	19A 	Title a	lard Endorsement Form Nu and Purpose ed Automobile(s) Standard Endorsement For Number, Title and Purpose Monthly Reporting Base	orm	19 A a	a \	Standard Endorsement Form Num Title and Purpose Valued Automobile(s) Standard Endorsement Form Num Title and Purpose Monthly Reporting Basis Fleet	ber,		FA manual update is change capital letter to small letter FA update includes change capital	This will not impact premium This will not impact premium
Applicable to POL 1 (Owner's Policy)			· · · · · · · · · · · · · · · · · · ·		2170		Use in the Yukon Territories)			letter to small letter and name change	

Rule

Current Wording

Approved Wording

Change from Current Existing policies

									policies
Rule 152		Standard Endorsement Number, Title and Purp	-			Standard Endorsement For and Purpose	m Number, Title	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	21B	Blanket Basis Fleet		2	1 B b	Blanket Basis Fleet (Exc Quebec, Manitoba, Sask British Columbia)		change capital letter to small letter and name change	premium
Rule 152		Standard Endorsement Form Nu and Purpose	mber, Title			Standard Endorsement Form Purpose	Number, Title and	FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	22	Damage to Property of Passe Used to insure the Passenger Pr Damage hazard when either (a) 6D is attached to the policy or (attached but separate Passenge limits are required in respect of and Property Damage	operty END 6A or b) END 6B is r Hazard	2	2 C L h a b	Damage to Property of Pa Jsed to insure the Passenger hazard when either (a) END tttached to the policy or (b) but separate Passenger Haza n respect of Bodily Injury ar	r Property Damage 6Aa or 6Dd is END 6Bb is attached ard limits are required	capital letter to small letter	premium
Rule 152		Standard Endorsement Form	Number,			Standard Endorsement Fo	rm Number, Title and	FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	23A	Title and Purpose Mortgage Mortgage Records the joint in lienholder. If an END 23A is is showing the coverages provid applicability of any restrictive endorsement (such as END 10 is also to be recorded.	sued ed, the	2	23 A a	Purpos Mortgage Mortgage Records the join lienholder. If an END 23Aa the coverages provided, th restrictive endorsement (s 19/28/40) is also to be record	it interest of a a is issued showing ne applicability of any such as END	capital letter to small letter	premium
Rule 152 Endorsements	23B	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form)	Rating 10% of total			Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes change capital	This will not impact premium
Applicable to POL 1 (Owner's Policy)	230	Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	physical damage premium; minimum net annual \$25.	2	23 B b	Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	letter to small letter, and harmonize wording in manual across all jurisdictions	

Rule			Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 24 Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire- fighting vehicle.		Number, Title and PurposeNumber, Title and Purposehre Apparatus24Fire ApparatusFire Apparatuscludes physical damage coverage on uipment removed from the vehicle while at e location of a fire. Use of the endorsement is andatory when the insurance applies to a fire-24Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-Fire Apparatus Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-Fire Apparatus Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the mandatory when the insurance applies to a fire-Fire Apparatus Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-		FA update to harmonize wording in manual across all jurisdictions	This will not impact premium		
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	25	Standa and Pu Altera			25	Standard Endorsement Form Number, Title and Purpose Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification)	FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	26		Standard Endorsement Form Number, Title and Purpose Disappearing Deductible		26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible (all perils or collision)	FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	27	Autom Covers or dam owned Insure same p Compr Insure	Standard Endorsement Form Number, Title and Purpose Liability for Damage to Non-Owne hobile(s) the Insured's legal liability for loss of hage to a non-owned vehicle/trailer (n by or licensed in the name of the d or any other person residing in the premises) arising from Collision and/or ehensive or Specified Perils. The d must specify the types of strailer that may be in his/her custody	ot r	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non-Owned Automobile(s) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his/her their custody.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wo	ording		Approv	ed Wording		Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Number, Title and Purpose Orsements licable to POL Dwner's Policy) 31 Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of loss of or damage to the equipment must be specified.		Standard Endorsement Form Number, Title and Purpose 31 Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.				FA update to harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy) Rule 152	Specified. Standard Endorsement Form Number, Title and Purpose 36 Commercial Automobiles used exclusively for Pleasure			Standard Endorsement Form Number, Title and Purpose 36 Commercial Automobiles Used Exclusively for Pleasure				FA manual needs change small letter to capital letter FA manual	This will not impact premium This will
Endorsements Applicable to POL 1 (Owner's Policy)	37	Number, Tit Limitation to Autor	lorsement Form le and Purpose mobile Sound and nication Equipment.	37	Standard Endorsement Form Number, Title and Purpose 37 Limitation to Automobile Sound and Electronic Communication Equipment. (For use in the Yukon Territories)			FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment (For use in the Yukon Territories)	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.		FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule			Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements	43R	Title	ndard Endorsement Form Number, e and Purpose ited Waiver of Depreciation	436	F	Standard Endorsement Form Number, Title and Purpose Limited Waiver of Depreciation (For ALTA.,	FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)						YUK., N.W.T. and NUN Only)	only	
Rule 152			Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43R	(L)	Limited-Waiver of Depreciation (Specified Lessee)	436	₹ (L)	Limited Waiver of Depreciation (Specified Lessee) (For ALTA., YUK., N.W.T. and NUN Only)	name change only	premium
Rule 152			dard Endorsement Form,Number, and Purpose	Standard Endorsement Form, Number, Title and Purpose		FA update to harmonize	This will not impact	
Endorsements Applicable to POL 1 (Owner's Policy)	44	Prov spou of bc moto than desc endo The claim betw othe appli cove endo	ily Protection ides limited protection to the Insured, ise and certain relatives in the event odily injuries caused by another prist who has less Liability insurance the Insured. For a complete ription of the coverage, see the actual presement form and the 'Supplement'. limit for any one accident (i.e. all nants) is normally the difference veen the Liability limit carried by the r motorist and the Liability limit icable to the insured vehicle. The rrage limit provided by this presement is the same as the Liability applicable to the vehicle.	44	Title and Purpose		wording in manual across all jurisdictions	premium
COMMERCIAL	SECT	ION						
Rule 243			Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)			ing Coverage When Named as Drive Other Automobiles	2		iding Coverage When Drive Other mobiles Named Persons	name change only	premium

Rule

Current Wording

Approved Wording

Change from Premium Current impact on existing

Rule 243		Standard Endorsement Form Number, Title and	Rating		Form and F	dard Endorsement Number, Title Purpose	Rating		FA update to harmonize wording in	policies This will not impact premium
Applicable to POL I (Owner's Policy)	3	Purpose Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:20% Accident Benefits: 50% Optional Physical Damage: 100%	3	Auto Cove legal from use of by the provi inclu- the lo to the from Comp Spec Insur the t that their regar phys covel indica	e Government mobiles rs the Insured's liability arising the custody and of a vehicle owned the federal or a ncial government, ding Liability for oss of or damage e vehicle arising Collision and/or orehensive or ified Perils. The red must specify ypes of vehicle may be in his/her custody and, in rd to the optional ical damage rages, must ate the required per occurrence.	Calculate the coverage premiums applicable to highest rated governme vehicle that may be in the Insured's custody as if he/she they owned suc- vehicle. Take into accound riving record, type of vehicle, use and the coverage deductibles. L the limit per occurrence the vehicle's value for determining the rate gr and, in respect of a commercial vehicle, ass the model year to be the current year. The charge each coverage is this percentage of the calcu- premium. Liability: 20% Accident Benefits: 50% Optional Physical Damage: 100%	ent the h a unt Jse e as oup ue for lated	manual across all jurisdictions	
Rule 243 Endorsements	4/	Number,	ndorsement Form Title and Purpose			Number, Ti	dorsement Form tle and Purpose		FA manual needs change capital letter	This will not impact premium
Applicable to POL I (Owner's Policy)	4/		arry Explosives	4#	đ	Permission to Ca			to small letter	
ule 243		Number,	Indorsement Form Title and Purpose			Number,	Endorsement Form Title and Purpose		FA manual needs change	This will not impact
indorsements	sements 4B Permission to Carry Radioactive able to POL Materials		arry Radioactive	4E	Bb Permission to Ca Material s -		Carry Radioactive		capital letter to small letter	premium

Rule

Current Wording

Approved Wording

Change from Current existing policies

								policies
Rule 243		Standard	Rating		Standard	Rating	FA update	This will
		Endorsement			Endorsement		includes	not impac
Endorsements		Form Number,			Form Number,		change capital	premium
Applicable to POL		Title and			Title and		letter to small	
1 (Owner's Policy)		Purpose			Purpose		letter, and	
-	5C	Permission	The following premiums apply	5 C c	Permission	The following premiums apply to	harmonize	
		to Rent or	to the policy and are not		to Rent or	the policy and are not specifically	wording in	
		Lease	specifically for the		Lease	for the endorsement:	manual across	
		(unspecified	endorsement:		(unspecified	1. Liability, Collision,	all	
		lessees - short	1. Liability, Collision,		Lessees -	Comprehensive, Specified	jurisdictions	
		term leases	Comprehensive, Specified		short term	Perils:	2	
		only)	Perils:		leases only)	Private Passenger . 250% of		
		Applicable to	Private Passenger . 250% of		Applicable to	07/0		
		leases not	07/0		leases not	Commercial Vehicles		
		exceeding 30	Commercial Vehicles		exceeding 30	Light Trucks 200% of 43/0		
		days	Light Trucks		days	Heavy Trucks200% of 45/0		
		uays	43/0		uays	Tractor/Trailers 175% of 64/0		
			Heavy Trucks					
			45/0			Private Trailers		
			Tractor/Trailers 175% of			a. Liability add \$15		
			64/0			b. Optional Physical Damage		
			Private Trailers			.250% of normal		
			a. Liability add \$15					
			b. Physical Damage			MotorHomes & Camper Units		
			.250% of normal			a. Liability 250% of 07/0		
			MotorHomes & Camper Units			b.Optional Physical Damage .		
			a.Liability 250% of 07/0			250% of normal		
			b.Physical Damage250%			Motorcycles & Mopeds250%		
			of normal			of DR 0 for age 16		
			Motorcycles & Mopeds			Snowmobiles & ATVs250% of		
			.250% of DR 0 for age 16			normal		
			Snowmobiles & ATVs250%					
			of normal			Refer to additional rules within		
			Refer to additional rules within			manual for further Information.		
			manual for further					
			Information.					
Rule 243		Standard Endo	rsement Form Number,		Standard End	dorsement Form Number, Title	FA manual	This will
		Title and Purpo			and Purpose		update is	not impac
Endorsements	5D		overage (rented or	5 D d		Coverage (rented or leased	change capital	premium
Applicable to POL		leased autom			automobile		letter to small	
1 (Owner's Policy)	1			11		-,	letter	I

Rule

Current Wording

Approved Wording

Change from Current existing policies

						policies
Rule 243		Rating		Rating	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6A	For private passenger vehicles used in car pools , add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.		For private passenger vehicles used in car pools add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6 A a is not required and there is no additional premium charge.	: change capita letter to small letter, and harmonize wording in manual across	l premium
		Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool, would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section of the manual.		Other Private Passenger Vehicles used to transport passengers: i)If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6 A a would be attached; however, only if the vehicle is used in a car pool, would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.		
Rule 243		Standard Endorsement Form Number, Title		Standard Endorsement Form Number,	FA manual	This will
Endorsements Applicable to POL 1 (Owner's Policy)	6B	and Purpose School Bus	6 B b	Title and Purpose Revised School Bus	update includes change capita letter to small letter, name change	
Rule 243		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6C	Public Passenger Vehicles	6 C c	Revised Public Passenger Vehicles	includes change capita letter to small letter, name change	premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements	Standard Endorsement Form Number, Title and Purpose 6D Driver Training School	Standard Endorsement Form Number, Title and Purpose 6Đd Driver Training School	FA manual needs change capital letter	This will not impact premium
Applicable to POL 1 (Owner's Policy)			to small letter	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.1. & P.D.) is to be provided.	Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Used instead of END 6 C c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	FA manual update is change capital letter to small letter	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8 Property Damage Reimbursement	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement (Section A only)	FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8A Property Damage Reimbursement for Operation by Named Person	Standard Endorsement Form Number, Title and Purpose 8Aa Property Damage Reimbursement for Operation by Named Person (Section A only) (For Use in the Territories of Yukon Only)	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded	Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded (amphibious vehicles)	FA manual update is name change only	This will not impact premium

Current Wording

Approved Wording

Change from Premium Current impact on existing

								policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	16	Standard Endorsement Form Number, Title and Purpose The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of:		16	The Liability, Accident Benefits and coverages in respect of a vehicle th temporarily laid up may be suspen of END 16. The endorsement does	FA manual update is name change only	This will not impact premium	
					the Liability and Accident Benefits relate to 'driving other vehicles'. The endorsement may be used in respe- private passenger and commercial It is not available in respect of: a. Vehicles for which proof of insur			
		 a. Vehicles for which proof of instissued or filed; b. Experience rated vehicles; c. Recreational vehicles/items to the Recreational Section relates. 			or filed; b. Experience rated vehicles; c. Recreational vehicles/items to which the Recreational Section relates. d. Vehicles that were never intended to be			
		 d. Vehicles that were never inten be driven. e. Vehicles held for sal whether or not on an auto dealer 	le		driven. e. Vehicles held for sale who on an auto dealer's lot.			
Rule 243		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Base optional physical damage premiums on estimated or appraised current value.	wording in manual across all jurisdictions	premium

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 243		Standard Endorsement Form			Standard Endorsement Form		FA update	This will
		Number, Title and Purpose			Number, Title and Purpose		includes	not impact
Endorsements	19A	Valued Automobiles	19	Aa	Valued Automobile(s)		change capital	premium
Applicable to POL 1 (Owner's Policy)							letter to small letter and name change	
Rule 243		Rating			Rating		FA update to	This will
	20	Private Passenger Vehicles:	20		Private Passenger Vehicles:		harmonize	not impact
Endorsements Applicable to POL 1 (Owner's Policy)		The amount payable shall not exceed \$50 per day.			The amount payable shall not exceed \$50 per day.		wording in manual across all	premium
r (Owner's rolley)		Total Limit Premium Premium			Total Limit Premium Premium		jurisdictions	
		Per Annual six month			Per Annual six month		Junioulotionio	
		occurrence policy			occurrence policy			
		\$900 \$50 \$26			\$900 \$50 \$26			
		\$1200 \$65 \$34			\$1200 \$65 \$34			
		\$1500 \$75 \$39			\$1500 \$75 \$39			
		Other Vehicles: Not offered. Refer to			Other Vehicles: Not offered. Refer to			
		additional rules within manual for further			additional rules within manual for further			
		information.			information.			
Rule 243		Standard Endorsement Form			Standard Endorsement Form Number		FA update	This will
		Number, Title and Purpose			Title and Purpose		includes	not impact
Endorsements Applicable to POL 1 (Owner's Policy)	21A	Monthly Reporting Basis Fleet	21:	A a	Monthly Reporting Basis Fleet (For Use in the Yukon Territories)		change capital letter to small letter and name change	premium
Rule 243		Standard Endorsement Form			Standard Endorsement Form Number, Title		FA update includes	This will
Endorsements	21B	Number, Title and Purpose Blanket Basis Fleet	21	Bh	and Purpose Blanket Basis Fleet (Excluding Ontario,		change capital	not impact premium
Applicable to POL		Didliket Dasis Fleet		00	Quebec, Manitoba, Saskatchewan and		letter to small	premium
1 (Owner's Policy)			_		British Columbia)		letter and	
· · · · · · · · · · · · · · · · · · ·							name change	
Rule 243							FA manual	This will
		Standard Endorsement Form Number,			Standard Endorsement Form Number, Title a	nd	needs change	not impact
Endorsements		Title and Purpose			Purpose		capital letter	premium
Applicable to POL	23A	Mortgage	23	Aa	Mortgage		to small letter	
1 (Owner's Policy)		Mortgage Records the joint interest of a			Mortgage Records the joint interest of a			
		lienholder. If an END 23A is issued			lienholder. If an END 23Aa is issued showing			
		showing the coverages provided, the			the coverages provided, the applicability of an	ny		
		applicability of any restrictive			restrictive endorsement (such as END			
		endorsement (such as END 19/28/40)			19/28/40) is also to be recorded.			
		is also to be recorded.						

Rule		Current Wording			Approved Word	Change from Current	Premium impact on existing policies	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	23B	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	Rating 10% of total physical damage premium; minimum net annual \$25.	23 B b	Standard Endorsement Form Number, Title and Purpose Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	Rating 10% of total optiona physical damage premium; minimum net annual \$25.	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	24	Standard Endorsement Form Number, Title and Purpose Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire- fighting vehicle.		24	Standard Endorse Number, Title an Fire Apparatus Excludes optional physical da equipment removed from the location of a fire. Use of the mandatory when the insurar fighting vehicle.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	25	Standard Endorsement Form No and Purpose Alteration	umber, Title	25	Standard Endorsement Form Number, Title and Purpose Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification)		FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	26	Standard Endorsement Number, Title and Purp Disappearing Deduct	ose	26	Standard Endorsement Form Purpose Disappearing Deductible collision)		FA manual update is name change only	This will not impact premium

Rule					Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non- Owned Automobile(s)	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non- Owned Automobile (s)	FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	31	Standard Endorsement Form Number, Title and PurposeNon-Owned EquipmentProvides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured.Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of loss of or damage to the equipment must be specified.	31	Standard Endorsement Form Number, Title and PurposeNon-Owned EquipmentProvides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of loss of or damage to the equipment must be specified.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243 Endorsements Applicable to POL	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles-	FA manual update is name change only	This will not impact premium
1 (Owner's Policy) Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles used exclusively for Pleasure	36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles Used Exclusively for Pleasure	FA manual needs change small letter to capital letter	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment.	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment. (For use in the Yukon Territories)	FA manual update is name change only	This will not impact premium

Rule		Current W	ording		Approv	Change from Current	Premium impact on existing policies	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment (For use in the Yukon Territories)	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	43	Standard Endorsem Title and Purpose R Removing Depred		43R	Purpose Removing Limit Deduction	ement Form Number, Title and red Waiver of Depreciation (., N.W.T. and NUN Only)	FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	43	Title and Purpos	reciation Deduction	43R	and Purpose (L) Removing Li Depreciation Lessee)	lorsement Form Number, Title imited Waiver of n Deduction (Specified YUK., N.W.T. and NUN Only)	FA manual update is name change only	This will not impact premium

Rule		Current W	ording		Approved Wordin	g	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	44	Standard Endorsement Form,Number, Title and Purpose Family Protection	Rating Not offered on 'Public Vehicles' as described in the Public Section of this manual.	44	Standard Endorsement Form,Number, Title and Purpose Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	Rating Not offered on 'Public Vehicles' as described in the Public Section of this manual. Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual. This endorsement is not available on 'Public Vehicles' as described in the Public Section of this manual or any other vehicles used in the manner of 'Public Vehicles'.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium

Rule

Current Wording

Approved Wording

Change from Premium Current impact on existing

PUBLIC SECT	ON				1 B			_		
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 2 Drive Other Automobiles – Named Person(s)				2	Title and Purpose Drive Other Auto Person (s)	ment Form Number, pmobiles - N -Named			not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Rating Calculate the coverage premiums applicable t the highest rated government vehicle th may be in the Insured custody as if he/she owned such a vehicle. Take into account driv record, type of vehicle use and the coverage deductibles. Use the li per occurrence as the vehicle's value for determining the rate group and, in respect a commercial vehicle, assume the model yea to be the current year The charge for each coverage is this percentage of the calculated premium. Liability:209 Accident Benefits: 509 Optional Physical Damage: 100%	o at 's ing ' mit of	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	Rating Calculate the coverage premiums applicable to highest rated governme vehicle that may be in Insured's custody as if he/she they owned suc vehicle. Take into accord driving record, type of vehicle, use and the coverage deductibles. If the limit per occurrence the vehicle's value for determining the rate gr and, in respect of a commercial vehicle, ass the model year to be th current year. The charge each coverage is this percentage of the calcu- premium. Liability:	ent the h a unt Jse e as roup sume he ge for ilated	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
N		Number	Endorsement Form Title and Purpose Carry Explosives		4		dorsement Form tle and Purpose rry Explosives		FA manual needs change capital letter to small letter	This will not impact premium

Rule

Current Wording

Approved Wording

Change from Current Existing policies

							1	policies
Rule 338			dard Endorsement Form ber, Title and Purpose			andard Endorsement Form umber, Title and Purpose	FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	4B	Permissior Materials	n to Carry Radioactive	4 B b	Permission Material s-	n to Carry Radioactive	capital letter to small letter	premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to	Rating The following premiums apply to	5 C C	Standard Endorsement Form Number, Title and Purpose Permission to	Rating The following premiums apply to the	FA update includes change capital letter to small letter, and harmonize	This will not impact premium
		Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks 200% of 45/0 Tractor/Trailers 175% of 64/0 Private Trailers a. Liability add \$15 b. Physical Damage 250% of normal MotorHomes & Camper Units a. Liability 250% of 07/0 b.Physical Damage 250% of normal Motorcycles & Mopeds 250% of DR 0 for age 16 Snowmobiles & ATVs 250% of normal See Rule 332		Rent or Lease (unspecified Lessees - short term leases only) Applicable to leases not exceeding 30 days	 policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks 200% of 43/0 Heavy Trucks 200% of 45/0 Tractor/Trailers	harmonize wording in manual across all jurisdictions	
Rule 338		Standard Endo Title and Purpo	orsement Form Number, ose		Standard En and Purpose	ndorsement Form Number, Title	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	5D				Conversion automobile	n Coverage (rented or leased es)	change capital letter to small letter	premium

Rule

Current Wording

Approved Wording

Change from Current Existing policies

								policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	6A	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	Rating For private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; bowever, andw if the vehicle	6 A a	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	Rating For private passenger vehicles used in car pools: add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	policies This will not impac premium
			or bus rates are applicable.			used in a car pool would the 10% surcharge apply. For public		

Rule		Current Wording		Approved Wording	Change fron Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6 B b	Standard Endorsement Form Number, Title and Purpose Revised School Bus	FA manual update includes change capital letter to small	This will not impact premium
1 (Owner's Policy) Rule 338					letter, name change FA manual	This will
Rule 338		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	update	not impact
Endorsements Applicable to POL	6C	Public Passenger Vehicles	6 C c		includes change capital	premium
1 (Owner's Policy)					letter to small letter, name change	
Rule 338		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	6 0 0		f harmonize wording in manual across t all jurisdictions	premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	6F	Standard Endorsement Form Number, Title and PurposePublic Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	6F	Standard Endorsement Form Number, Title and PurposePublic Passenger Vehicles Used instead of END 66c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	FA manual update is change capital letter to small letter	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	а	tandard Endorsement Form Number, Title nd Purpose Property Damage Reimbursement	8 I	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement (Section A only)	FA manual update is name change only	This will not impact premium

Rule		Current Wording	Current Wording Approved Wording						Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	8A	Standard Endorsement For Number, Title and Purpose Property Damage Reimbursen for Operation by Named Perso	nent	8	Standard Endorsement Form Number, Title and Purpose8AaProperty Damage Reimbursement for Operation by Named Person (Section A only) (For Use in the Territories of Yukon Only)				FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	9 M	Standard Endorsement Forn Number, Title and Purpose arine Use Excluded		Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded (amphibious vehicles)			FA manual update is name change only	This will not impact premium		
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Rating Base physical damage premiums on estimated or appraised current value.	19	F C C C C C C C C C C C C C C C C C C C	Standard Endorsement Form Number, Title and Purpose Imitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional obysical damage sections of the oblicy is the actual cash value of he vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage oremiums are based on the estimated or appraised current value.	Rating Base optional physical damage premiums estimated appraised current value.	s on d or	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	orsements 19A Valued Automobile(s)		1	9 A a	Standard Endorsement Form Num Title and Purpose Valued Automobile(s)	nber,		FA manual update is change capital letter to small letter	This will not impact premium	

Rule	Current Wording Standard Endorsement Form			Approved Wordin	ıg	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	21A	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Fleet	21 A a	Standard Endorsement Form Title and Purpose Monthly Reporting Basis F Use in the Yukon Territori	leet (For	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	21B	Standard Endorsement Form Number, Title and Purpose Blanket Basis Fleet	21 B b	Standard Endorsement Form and Purpose Blanket Basis Fleet (Exclu Quebec, Manitoba, Saskat British Columbia)	Iding Ontario,	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	and F 22 Dam Used Dam 6D is attac limits	dard Endorsement Form Number, Title Purpose age to Property of Passengers to insure the Passenger Property age hazard when either (a) END 6A or s attached to the policy or (b) END 6B is thed but separate Passenger Hazard s are required in respect of Bodily Injury Property Damage	22	Standard Endorsement Form N Purpose Damage to Property of Pass Used to insure the Passenger P hazard when either (a) END 64 attached to the policy or (b) EN but separate Passenger Hazard in respect of Bodily Injury and	engers Property Damage a or 6 D d is ND 6 D b is attached I limits are required	FA manual needs change capital letter to small letter	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	23A Mo lier sho apj end	tandard Endorsement Form Number, Title and Purpose ortgage ortgage Records the joint interest of a nholder. If an END 23A is issued owing the coverages provided, the plicability of any restrictive dorsement (such as END 19/28/40) also to be recorded.	23 A a	Standard Endorsement Form Number, Title and Purpose 23Aa Mortgage Mortgage Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.		FA manual needs change capital letter to small letter	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	23B Mo Bro tha pro	Indard Endorsement Form mber, Title and PurposeRatingIndext ConstructionRatingIndext ConstructionIndext Co		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes change capital letter to small letter, and harmonize wording in	This will not impact premium

Rule			Current Wording			Approved Word	ling	Change from Current	Premium impact on existing policies
		provided any rest (such as	the coverages , the applicability of rictive endorsement END 19/28/40) is e recorded.	net annual \$25.	23 B I	 Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded. 	10% of total optional physical damage premium; minimum net annual \$25.	manual across all jurisdictions	
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	24	Fire Appa Excludes p	tandard Endorsement Number, Title and Pur ratus hysical damage cover: removed from the ve	rpose age on	24	Standard Endorsement Form Number, Title and Purpose		FA update to harmonize wording in manual across all	This will not impact premium
		the location mandatory fighting ve	n of a fire. Use of the when the insurance a hicle.	endorsement is applies to a fire-		location of a fire. Use of the mandatory when the insurar fighting vehicle.	endorsement is nce applies to a fire-	jurisdictions	
Rule 338 Endorsements	25	Standard and Purpo Alteratio		umber, Title	25	Standard Endorsement Forn and Purpose Alteration	n Number, Title	FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)	25	Alteratio			25	(endorsement changing of statement(s) in the appli changing the rating class	cation or	only	premium
Rule 338			andard Endorsement umber, Title and Purpo			Standard Endorsement Form Purpose	n Number, Title and	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	26	D	isappearing Deducti	ble	26	Disappearing Deductible collision)	(all perils or	name change only	premium
Rule 338		Standard I Title and F	Endorsement Form Nu Purpose	imber,		Standard Endorsement Form Title and Purpose	n Number,	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	27		bility for Damage to utomobile(s)	Non-	27	Legal Liability for Damag Owned Automobile (s)	e to Non-	name change only	premium

Rule		Current W	ording			Approv	ed Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	31	Standard Endorsement Form Number, Title and Purpose 31 Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of loss of or damage to the equipment must be specified.		ı. AS	31	Number Non-Owned Equ Provides coverage machinery or equ vehicle but is not the endorsement respect of a veh applies. The optic coverages may or provided in respect	in respect of apparatus, ipment that is attached to the owned by the Insured. Use of it is not permissible in icle to which END 30 onal physical damage hy be the same as those ct of the vehicle. The required loss of or damage to the	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	36		obiles used		Standard Endorsement Form Number, Title and Purpose 36 Commercial Automobiles Used Exclusively for Pleasure		FA manual needs change small letter to capital letter	This will not impact premium	
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	37	Number, Tit	lorsement Form le and Purpose nobile Sound and nication Equipment.		Standard Endorsement Form Number, Title and Purpose 37 Limitation to Automobile Sound and Electronic Communication Equipment. (For use in the Yukon Territories)		FA manual update is name change only	This will not impact premium	
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued a \$4,300. The premium for END 38 will be \$90	f ne ss at	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment (For use in the Yukon Territories)	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation	Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (For ALTA., YUK., N.W.T. and NUN Only)	FA manual update is name change only	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 43R (L) Limited-Waiver of Depreciation (Specified Lessee)	Standard Endorsement Form Number, Title and Purpose 43R (L) Limited Waiver of Depreciation (Specified Lessee) (For ALTA., YUK., N.W.T. and NUN Only)	FA manual update is name change only	This will not impact premium
Motorcycle & Mopeds C. Rating Notes – Physical Damage	 SECTION C. Rating Notes – Physical Damage Vehicle Rate Group The limit chosen for END 19 (Limitation of Amount) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages. If the value of the vehicle is less than \$15,000 the rate group for physical damage (if purchased) will be based on the limit chosen by the Insured. If the value of the vehicle is \$15,000 or more, the rate group for physical damage (if purchased) must be established in accordance with the following conditions: a) Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price. b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant's expense and must be attached to the application or the change request 	 C. Rating Notes – Optional Physical Damage Vehicle Rate Group The limit chosen for END 19 (Limitation of Amount) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages. If the value of the vehicle is less than \$15,000 the rate group for optional physical damage (if purchased) will be based on the limit chosen by the Insured. If the value of the vehicle is \$15,000 or more, the rate group for optional physical damage (if purchased) must be established in accordance with the following conditions: a) Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price. b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant's expense and must be attached to the application or the change request 	To harmonize the wordings across all jurisdictions. Also to make minor correction - remove endorsement name)	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 409 Motorcycle & Mopeds C. Rating Notes – Physical Damage	2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which physical damage coverage is provided. The endorsement requires the Insured's signature.	2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which optional physical damage coverage is provided. The endorsement requires the Insured's signature.	Minor correction to harmonize across all jurisdictions.	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose2Drive Other Automobiles – Named Person(s)	Standard Endorsement Form Number, Title and Purpose 2 Drive Other Automobiles - N-Named Person(s)	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and PurposeRating3Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.Calculate the coverage premiums applicable to the highest rated government vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.Calculate the coverage is this percentage of the calculated premium. Liability:20% Accident Benefits: 50% Optional Physical Damage: 100%	Standard Endorsement Form Number, Title and Purpose Rating 3 Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence. Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the custody as if he/she they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium

Rule

Current Wording

Approved Wording

Change from Current Existing policies

Rule 442 Endorsements Applicable to POL 1 (Owner's Policy) Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Number, Title and Purpose Cable to POL Permission to Carry Explosives vner's Policy) Permission to Carry Explosives 442 Standard Endorsement Form rsements Number, Title and Purpose cable to POL Permission to Carry Radioactive vner's Policy) Permission to Carry Radioactive 442 Standard Rating		ber, Title and Purpose to Carry Explosives ard Endorsement Form ber, Title and Purpose to Carry Radioactive	4 A a 4 B b	Permission Stan Nur Permission Material	dard Endorsement Form nber, Title and Purpose n to Carry Explosives dard Endorsement Form nber, Title and Purpose n to Carry Radioactive		FA manual needs change capital letter to small letter FA manual needs change capital letter to small letter	policies This will not impact premium This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b. Physical Damage250% of normal Motor-Homes & Camper Units a. Liability 250% of 07/0 b.Physical Damage250% of normal Motorcycles & Mopeds250% of normal Refer to additional rules within manual for further Information.	5 6 c	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified Lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to policy and are not specifically for endorsement: 1. Liability, Collision, Comprehensive, Specified Pervivate Passenger . 250% of 07 Commercial Vehicles Light Trucks200% of 43/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b. Optional Physical Damage250% of normal MotorHomes & Camper Units a. Liability 250% of 07/0 b. Optional Physical Damage	r the rils: /0 D D O O V O V 250% % of f	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium

Rule

Current Wording

Approved Wording

Change from Current Existing policies

								policies
Rule 442 Endorsements		Standard Endorseme	nt Form Number,			ent Form Number, Title	FA manual update is	This will not impact
Applicable to POL	50	Title and Purpose		50.1	and Purpose		change capital	premium
1 (Owner's Policy)	5D	Conversion Covera leased automobiles		5 Đ d	automobiles)	age (rented or leased	letter to small	premium
	6A	Ieased automobiles Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END	Rating For private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for	6Aa		Rating For private passenger vehicles used in car pools : add 10% of Liability premium. Attach 6a Volunteers : A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers : i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a	0	This will not impact premium
		22.	expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section of the manual.			 week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual. 		

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 442		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual update	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6B	School Bus	6	∃b	Revised School Bus		includes change capital letter to small letter, name change	premium
Rule 442		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual update	This will not impact
Endorsements Applicable to POL	6C	Public Passenger Vehicles	6€	€c	Revised Public Passenger Vehicles		includes change capital	premium
1 (Owner's Policy)							letter to small letter, name change	
Rule 442		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	6	€d	Driver Training School This endorsement Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability lim provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons' Also, see END 22	of t	change capital letter to small letter, and harmonize wording in manual across all jurisdictions	premium
Rule 442		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	6F	-	Public Passenger Vehicles Used instead of END 6 C c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.		change capital letter to small letter	premium
Rule 442 Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)	7	Separate Limits (Liability)	7		Separate Limits (Third Party Liability)		only	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8 Property Damage Reimbursement	Standard Endorsement Form Number, Title and Purpose 8 Property Damage Reimbursement (Section A only)	update is	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8A Property Damage Reimbursement for Operation by Named Person	Standard Endorsement Form Number, Title and Purpose 8#a Property Damage Reimbursement for Operation by Named Person	includes	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded	Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded (amphibious vehicles)	update is	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 16 Agreement for Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of: a. Vehicles for which proof of insurance is issued or filed; b. Experience rated vehicles; c. Recreational vehicles/items to which the Recreational Section relates.	Number, Title and Purpose 16 Agreement for Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is	harmonize	This will not impact premium

Rule

Current Wording

Approved Wording

Change from Current Existing policies

								policies
Rule 442		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	19	Limitation of Amount Provides that, in the event of lo or damage, the maximum amo of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified doll amount (selected by the Insure whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mop and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	unt physical damage premiums of estimated of ar appraised ad), current e value.		premium
Rule 442		Standard Endorsement Form Nu Title and Purpose	umber,		Standard Endorsement Form Title and Purpose	n Number,	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19A	Valued Automobile(s)		19#			change capital letter to small letter	premium
Rule 442		Rating			Rating		FA update to	This will
Endorsements Applicable to POL 1 (Owner's Policy)	20	Private Passenger Vehicles:The amount payable shall not excper day.Total LimitPremiumPerAnnualsix moccurrence\$900\$50\$26\$1200\$65\$34\$1500\$75\$39Other Vehicles: Not offered. Refadditional rules within manual forinformation.	nonth y	20	Private Passenger Vehicles The amount payable shall not per day. Total Limit Premium P Per Annual si occurrence p \$ \$1200 \$65 \$	exceed \$50 remium x month olicy 26 34 39 Refer to	harmonize wording in manual across all jurisdictions	not impact premium

Rule		Current Wording		Approved Word	ling	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	21A	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Fleet	21 A a	Standard Endorsement For Title and Purpose Monthly Reporting Basis Use in the Yukon Territo	s Fleet (For	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	21B	Standard Endorsement Form Number, Title and Purpose Blanket Basis Fleet	21 B b	Standard Endorsement For and Purpose Blanket Basis Fleet (Exc Quebec, Manitoba, Sask British Columbia)	luding Ontario,	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	22	Standard Endorsement Form Number, Title and Purpose Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	22	Standard Endorsement Form Purpose Damage to Property of Pa Used to insure the Passenger hazard when either (a) END attached to the policy or (b) but separate Passenger Haza in respect of Bodily Injury an	ssengers Property Damage 6 A a or 6 D d is END 6 B b is attached ard limits are required	FA manual needs change capital letter to small letter	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	23A	Standard Endorsement Form Number, Title and Purpose Mortgage Mortgage Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	23 A a	Standard Endorsement Fo Purpos Mortgage Mortgage Records the join lienholder. If an END 23Aa the coverages provided, th restrictive endorsement (s 19/28/40) is also to be reco	se t interest of a a is issued showing ne applicability of any such as END	FA manual needs change capital letter to small letter	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	23B	Standard Endorsement Form Number, Title and PurposeRatingMortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages10% of total physical damage premium; minimum	23 B b	Standard Endorsement Form Number, Title and Purpose Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END	Rating 10% of total optional physical damage premium; minimum net annual \$25.	FA update includes change capital letter to small letter, and harmonize wording in manual across	This will not impact premium

Rule		Current Word	ling			Approved Wording		Change from Current	Premium impact on existing policies
		provided, the applicable any restrictive endorse (such as END 19/28/40 also to be recorded.	ment \$25.			23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.		all jurisdictions	
Rule 442		Standard Endo				Standard Endorsement Form		FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	24	Number, Title Fire Apparatus Excludes physical damag equipment removed from the location of a fire. Use mandatory when the insu fighting vehicle.	e coverage on a the vehicle while a of the endorsemen	at nt is	24	Number, Title and Purpose Fire Apparatus Excludes optional physical damage coverage of equipment removed from the vehicle while at t location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire fighting vehicle.	he	wording in manual across all jurisdictions	premium
Rule 442		Standard Endorsement I and Purpose	orm Number, Title	•		Standard Endorsement Form Number, Title and Purpose		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	25	Alteration			25	Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification)		name change only	premium
Rule 442		Standard Endors Number, Title ar				Standard Endorsement Form Number, Title and Purpose	b	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	26	Disappearing I			26	Disappearing Deductible (all perils or collision)		name change only	premium
Rule 442		Standard Endorsement F	form Number,			Standard Endorsement Form Number,		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	27	Title and Purpose Legal Liability for Dan Owned Automobile(s)			27	Title and Purpose Legal Liability for Damage to Non- Owned Automobile (s)		name change only	premium

Rule

Current Wording

Approved Wording

Change from Current Existing policies

Standard Endorsemer	nt Form	Dating	1 1	I Chain de sel Escale se com				
		Rating		Standard Endorsem		Rating	FA update to	This will
Number, Title and Pu				Number, Title and F			harmonize	not impact
			31				5	premium
		0						
							Jurisdictions	
						vehicle value.		
		value.						
	equipment				equipment			
must be specified.				must be specified.			J	
							FA manual	This will
Standard Endo	orsement For	m		Standard	Endorsement	Form		not impact
Number, Title	e and Purpose	è		Number	, Title and Pur	pose		premium
6 Commercial Autom	obiles used		36	Commercial Autor	nobiles Used	Exclusively		promun
exclusively for Plea	isure			for Pleasure		-		
							FA manual	This will
Standard End	dorsement Fo	rm		Standard	Endorsement	Form		not impact
							0	premium
7 Limitation to Autor	mobile Soun	d and	37	Limitation to Auto	mobile Soun	d and	only	
Electronic Commun	nication Equ	ipment.		Electronic Commu	inication Equ	ipment.		
				(For use in the Yu	kon Territori	es)		
Standard	R	atina	╆┍───	Standard	R	ating	FA update	This will
		g				g	includes name	not impact
								premium
-							harmonize	
	\$30 per \$1	.000 or part	38		\$30 per \$1 0	00 or part		
							manual across	
							all	
		nt in excess		Electronic	endorsement	t in excess of	jurisdictions	
Communication								
Communication Equipment	of \$1,500 e			Communication		Equipment is		
	Provides coverage in apparatus, machinery equipment that is att. the vehicle but is not the Insured. Use of t endorsement is not permissible in resp vehicle to which EN applies. The physica coverages may only t same as those provid respect of the vehicle required limit in resp of or damage to the e must be specified. Standard Endo Number, Title 6 Commercial Autom exclusively for Plea Standard Endo Number, Title 7 Limitation to Autom	Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. Standard Endorsement For Number, Title and Purpose Standard Endorsement For Standard Endorsement For Number, Title and Purpose Standard Endorsement For Number, Title and Purpose Increased Limit, Automobile Sound Increased Limit, Automobile Sound	Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. coverages may only be the same as those provided in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. Standard Endorsement Form Number, Title and Purpose 6 Commercial Automobiles used exclusively for Pleasure Standard Endorsement Form Number, Title and Purpose 7 Limitation to Automobile Sound and Electronic Communication Equipment. Rating Standard Rating Increased Limit, Automobile Sound \$30 per \$1,000 or part thereof, of the limit of	Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. Image: Coverage in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. Image: Coverage in respect of loss of or damage to the equipment must be specified. Standard Endorsement Form Number, Title and Purpose 36 Standard Endorsement Form Number, Title and Purpose 36 Standard Endorsement Form Number, Title and Purpose 37 Standard Endorsement Form Number, Title and Purpose Rating Increased Limit, Automobile Sound \$30 per \$1,000 or part thereof, of the limit of 38	Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.Provides coverage i apparatus, machiner equipment that is at the vehicle but is not vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.Provides coverages equipment that is a the value.Standard Endorsement Form Number, Title and PurposeStandard Commercial Automobiles used exclusively for PleasureCommercial Autom Number, Title and PurposeStandard Endorsement Form Number, Title and Purpose37Limitation to Automobile Sound and Electronic Communication Equipment.Standard Endorsement Form Number, Title and PurposeRatingStandard Endorsement Form Number, Title and PurposeStandard Endorsement Form Number, Title and PurposeRatingStandard Endorsement Form Number, Title and PurposeIncreased Limit, Automobile Sound\$30 per \$1,000 or part thereof, of the limit of38Increased Limit, Automobile	Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.Provides coverage in respect of a a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.Provides coverages may only be the Insured. Use of the endorsement END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.Standard Endorsement Form Number, Title and PurposeStandard Endorsement Form Number, Title and PurposeStandard Endorsement Form 	Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. Provides coverage in respect of a uparatus, machinery or equipment that is attached to the vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. Commercial Automobiles used exclusively for Pleasure Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose 7 Limitation to Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose 7 Limitation to Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose 7 Limitation to Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose 7 Limitation to Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose Rating 1 Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose Rating 38 <	Provides coverage in respect of apparatus, machinery or equipment tail sattached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. Provides coverage in respect of a uvehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. FA manual present of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. FA manual needs change small letter to capital Letter Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose FA manual update is name change only T Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose FA manual update is name change only 7 Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose FA manual update is name change 7 Iteritation to Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose Rating FA update includes name change, namonize wording in manual across

Rule			Current Wo	J			Approv	ved Wording	Change from Current	Premium impact on existing policies
				\$4,300. The premiu for END 38 will be \$		Yuk	e in the con ritories)	premium for END 38 will be \$90.		
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	43R	Title	ndard Endorseme e and Purpose iited Waiver of I		43R	Pu Li	urpose	of Depreciation (For ALTA., of NUN Only)	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	43R	(L)	Standard Endor Number, Title a Limited-Waive (Specified Les	nd Purpose r of Depreciation	43R	(L)	and Purpose	orsement Form Number, Title ver of Depreciation essee) (For ALTA., YUK., NUN Only)	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	44	Title a Famil Provid spouse of bod motor than t descrij endors The lir claima betwe other	e and certain rela lily injuries caused ist who has less L he Insured. For a ption of the cover	ion to the Insured, tives in the event d by another iability insurance complete age, see the actual the 'Supplement'. cident (i.e. all he difference hit carried by the Liability limit	44	Title Fami Provi and c cause insur descr endo The I norm carrie applie limit the L For e Liabil	and Purpose ily Protection des limited pro- certain relatives ed by another m ance than the l ription of the co rsement form a imit for any one hally the difference ed by the other cable to the ins provided by thi iability limit appex example: If the	tection to the Insured, spouse is in the event of bodily injuries notorist who has less Liability nsured. For a complete overage, see the actual and the 'Supplement'. e accident (i.e. all claimants) is nce between the Liability limit motorist and the Liability limit ured vehicle. The coverage is endorsement is the same as plicable to the vehicle. vehicle is insured with a 000,000 the END 44 will also	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium

Rule	Current Wording		Approved W	ording		Change from Current	Premium impact on existing policies
GARAGE SECT Rule 638	ION Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy) New	POL 4 Notes: 1. No e standar behalf 2. This endorse brief ar the endor restrict 3. In ce signed The ins rated, i Liability means	ndorsements, no special w rd forms are permissible ex of the Superintendent(s) o rule provides certain detai ement forms. The descript nd reference must be made dorsements to ascertain th	vordings and n xcept as appro- f Insurance. ils of approved ions are neces e to the actual e full provisior endorsement r with the Servi ed or the polic net. P.D. Tort; Phy s or Damage (a	to changes to by or on disarily very wordings of ns and must be cing Carrier. y will be re- sical Damage	FA update includes harmonize format and wordings in manual across all jurisdictions	This will not impact premiums
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	 70: Named Chauffeur This endorsement is used when Owned Automobiles Collision coverage is to be provided only while specified persons are personally in control of the vehicles. Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highest rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.	70	Standard Endorsement Form Number, Title and Purpose Named Chauffeur (for attachment only to a Garage Policy S.P.F. No. 4) This endorsement is used when Owned Automobiles Collision coverage is to be provided only while specified persons are personally in control of the vehicles.	Rat Instead of ap rate to staff premium for coverage is of on the numb highest rated equal to the named perso 120% of the rates applica vehicles and	pplying a units, the the calculated per of d vehicles number of ons, using Collision uble to those	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable	71: Excluding Owned Automobiles The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers or Repair Garages.	71	Standard Endorsement Form Title and Purpose Excluding Owned Automo (for attachment only to a Policy S.P.F. No. 4)	biles	Rating No charge.	FA manual update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved We	ording		Change from Current	Premium impact on existing policies
to POL 4 (Garage Policy)		on ra	he use of this endorsement n policies issued in respect ated as Automobile Dealers arages.	of risks not			
Rule 638 Standard	72: Multiple Alteration This form is used by the Servicing Carrier to record a change of the information supplied on the application		tandard Endorsement Fo tle and Purpose	orm Number,	Rating	FA manual update includes	This will not impact premium
Endorsement Forms Applicable to POL 4 (Garage Policy)	form and the change (if any) of the policy premium.	or 4) Th Ca inf for	Ultiple Alteration (for nly to a Garage Policy his form is used by the arrier to record a chang formation supplied on t rm and the change (if a olicy premium.	y S.P.F. No. Servicing le of the he application	No charge.	formatting and name change	premium
Rule 638	73: Excluding Financed Automobiles This endorsement is used when it is required to specify		tandard Endorsement F	-	Rating	FA manual update	This will not impact
Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.	73 Ex (fr Pr Th re Au Co co ve by	umber, Title and Purpos xcluding Financed Au for attachment only to olicy S.P.F. No. 4) his endorsement is used equired to specify that t utomobiles omprehensive/Specified overage does not apply ehicle which, although h y the Insured, is finance amed lienholder or mor	tomobiles o a Garage d when it is he Owned d Perils to any held for sale ed by a	No charge.	includes formatting and name change	premium
Rule 638 Standard Endorsement	74: Open Lot Pilferage – Owned Automobiles This endorsement is not available for Facility Association business.	Fo	tandard Endorsement orm Number, Title nd Purpose	Ratin	g	FA manual update includes formatting and	This will not impact premium
Forms Applicable to POL 4 (Garage Policy)		Ov (fe	pen Lot Pilferage – wned Automobiles for attachment only o a Garage Policy .P. F. No. 4)	This endorsen available for F Association bu	acility	name change	

Rule	Current Wording		Approved W	Change from Current	Premium impact on existing policies	
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	75: Open Lot Pilferage – Customers' Automobiles This endorsement is not available for Facility Association business.	75	Standard Endorsement Form Number, Title and Purpose Open Lot Pilferage – Customers' Automobiles (for attachment only to a Garage Policy S.P. F. No. 4)	Rating This endorsement is not available for Facility Association business.	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	76: Additional Insured The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees. Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END76.	76	Standard Endorsement F Number, Title and Purpo Additional Insured Bra Form (for attachment only t Garage Policy S.P. F. M The purpose of this endorsement is to provid insurance in respect of v that are provided for the or frequent use of specif persons who are not acti partners or full-time emp Full details of each such and person must be sup an APP 1 (Owner's Policy Application form) and the	RatingseRatingbadThe premium is developedo afrom the applicable PrivatelePassenger, commercial or regularregularRecreational vehicle rates.veThe calculated bloyees.oloyees.premium vehiclebecomes the oblied on additional on	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	77: Liability for Comprehensive Damage to a Customer's Automobile (including Open Lot Theft) This endorsement is not available for Facility Association business.	77	Standard Endorsement F Number, Title and Purpo Legal Liability for Comprehensive Dama a Customer's Automobiles (Includin Open Lot Pilferage Th (for attachment only f Garage Policy S.P. F. f	Rating se This ge to endorsement is not available for g Facility eff Association to a business	FA manual update includes formatting and name change	This will not impact premium

Rule	Current Wording				Approved Wording		Change from Current	Premium impact on existing policies
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	This er the pol	eduction of Coverage for Named Perso ndorsement is used if the coverages provid licy are to be restricted when certain name is are driving a vehicle.	ded by	78	······································	Rating No charge.	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	79: Owned Automobiles – Fire and Theft Deductible This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.			Standard Endorsement Form Number, Title and PurposeRatin79Owned Automobiles – Fire and Theft Deductible (for attachment only to a Garage Policy S.P. F. No. 4) This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.No charg			includes	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	80: Specified Owned Automobile Physical Damage Coverage This endorsement is used when physical damage coverage is to be provided only to specified automobile(s).			80	Standard Endorsement Form Number, Title and Purpose Specified Owned Automobile Physical Damage Coverage (for attachment only to a Garage Policy S.P. F. No. 4) This endorsement is used when optional physical damage coverage is to be provided only to specified automobile(s).	Rating No charge.	FA manual update includes name change and words harmonization	This will not impact premium
DRIVER'S POL Rule 731 Endorsements Applicable to POL 2 (Driver's Policy)	4A	ECTION Standard Endorsement Form Number, Title and Purpose Permission to Carry Explosives		4 ♣ a	Standard Endorsement Form Number, Title and Purpose Permission to Carry Explosives		FA manual needs change capital letter to small letter	This will not impact premium

Rule		Curr	ent Wording		Approved Wording				Change from Current	Premium impact on existing policies
Rule 731			Endorsement Form				Endorsement Form		FA manual	This will
Endorsements	4B		Title and Purpose		4 B b		Number, Title and Purpose Permission to Carry Radioactive		needs change capital letter	not impact premium
Applicable to POL	46	Material	o Carry Radioactive		480	Material	o carry Radioactive		to small letter	premium
2 (Driver's Policy)										
Rule 731	1	Standard	Rating			Standard	Rating		FA update	This will
		Endorsement				Endorsement			includes	not impact
Endorsements		Form Number,				Form Number,			change capital	premium
Applicable to POL 2 (Driver's		Title and				Title and			letter to small letter, and	
Policy)	6A	Purpose Permission	For non-owned private		640	Purpose	For non-owned private		harmonize	
r oncy)	бА	to Carry	passenger vehicles used	in car	6 A a	Permission to Carry	passenger vehicles use		wording in	
		Passengers	pools, add 10% of Liabil			Passengers	pools: add 10% of Lia		manual across	
		for	premium.	ity		for	premium. Attach 6a	ionity	all	
		Compensatio	promani			Compensatio			jurisdictions	
		n	Volunteers:			n	Volunteers:			
		Used to	A volunteer transports p	ersons		Used to	A volunteer transports	persons		
		modify the	to medical appointments	s and		modify	to medical appointmer	nts and		
		policy form's	the like, and is reimburs			Modifies the	the like, and is reimbu			
		restrictions in	reasonable driving expen			policy form's	reasonable driving exp			
		regard to the	including gas, vehicle we			restrictions in	including gas, vehicle			
		use of the	tear and meals. END 6A			regard to the	tear and meals. END 6			
		vehicle for the	required and there is no			use of the vehicle for the	required and there is r			
		carriage of passengers.	additional premium char Other Private Passeng			carriage of	additional premium ch Other Private Passe			
		The actual use	Vehicles used to trans			passengers.	Vehicles used to tra			
		of the vehicle	passengers:	sport		The actual use	passengers:	isport		
		must be	i) If passengers is part of	of		of the vehicle	i) If passengers is part	of		
		specified in	Insured's job and emplo			must be	Insured's job and emp			
		the	reimburses employee for			specified in	reimburses employee			
		endorsement.	expenses - then Class 0	7 rates		the	expenses - then Class	07 rates		
		See Private	apply.			endorsement.	apply. Attach 6a			
		Passenger	ii) If transportation is ve			See Private	ii) If transportation is			
		Section and	occasional (no more tha	n once		Passenger	occasional (no more th	nan once		
		Public Section.	a week - non-paying	0.2 av		Section and	a week - non-paying	0.00		
		The use of the endorsement	passengers) then Class			Public Section. The use of the	passengers) then Clas			
		is not	Class 03 rates can apply iii) All others, then appro			endorsement	Class 03 rates can app Attach 6a	ny.		
		permissible in	taxi, limousine or bus ra			is not	iii) All others, then app	propriate		
		respect of	applicable.			permissible in	taxi, limousine or bus			
		other vehicles.				respect of	applicable.			

Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies	
		Also see END 22.	END 6A would be attached; however, only if the vehicle used in a car pool would the 10% surcharge apply. For p vehicles, rate vehicle accordingly. See Public Sec of the manual.	e is e public		other vehicles. Also see END 22.	END 6Aa would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.		
Rule 731 Endorsements Applicable to POL 2 (Driver's Policy)	25	Standard Endorsement Form Number, Title and Purpose 25 Alteration			25	Purpose Alteration (endorsement	changing or correcting in the application or changing sification)	FA manual update is name change only	This will not impact premium
Rule 731 Endorsements Applicable to POL 2 (Driver's Policy)	60	Numbe Legal Liabilit Owned Auto	d Endorsement Form er, Title and Purpose y for Damage to Non- mobile		60	Nur Legal Liabilit	Idard Endorsement Form Imber, Title and Purpose y for Damage to Non-Owned for attachment only to a ty SPF. No. 2)	FA manual update is name change only	This will not impact premium
NON-OWNED Rule 822	 SECTION Rule 822: Endorsements Applicable To POL 6 (Non-Owned Automobile Policy) Notes: No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance. This rule provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions. In certain cases a copy of the endorsement must be signed by the Applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met. 			Owner Notes 1. No e stan on b 2. This endors brief al the end restrict 3. In c signed The ins	d Automobile Po endorsements, no dard forms are pe ehalf of the Super rule provides cer ement forms. The nd reference must dorsements to asc cions. ertain cases a cop by the Applicant a surance will not be if this requiremen Liability or (TPL	special wordings and no changes to ermissible except as approved by or intendent(s) of Insurance. tain details of approved e descriptions are necessarily very t be made to the actual wordings of certain the full provisions and by of the endorsement must be and filed with the Servicing Carrier. e continued or the policy will be re-	FA update includes harmonize format and wordings in manual across all jurisdictions	This will not impact premiums	

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
			Physical Damage means Optional Coverag or Damage (All Perils, Collision, Comprehe Specified Perils)			
Rule 822 Endorsements	90: Limitation to Operation of Automobiles by Partners Officers and Employees Used when the insurance is to apply only to		Standard Endorsement Form Number, Title and Purpose	Rating	FA manual update includes	This will not impact premium
Applicable to POL 6 (Non-Owned Automobile Policy)	automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.	90	Limitation to Operation of Automobiles by Partners Officers and Employees (for attachment only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.	No charge.	formatting and name change	premium
Rule 822	91: Limitation to Operation of Automobiles by Named Persons		Standard Endorsement Form Number, Title and Purpose	Rating	FA manual update	This will not impact
Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	91	Limitation to Operation of Automobiles by Named Persons (for attachment only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	No charge.	includes formatting and name change	premium
Rule 822	92: Limitation to Hired Automobiles and Automobiles Operated Under Contract		Standard Endorsement Form Number, Title and Purpose	Rating	FA manual update	This will not impact
Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	Used when the insurance is to apply only to 'hired	92	Limitation to Hired Automobiles and Automobiles Operated Under Contract (for attachment only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	No charge.	includes formatting and name change	premium

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	93: Limitation to Automobiles Owned by Named Persons Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	93	Standard Endorsement Form Number Title and Purpose Limitation to Automobiles Owned by Named Persons (for attachment only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	Rating	FA manual update includes formatting and name change	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	94: Legal Liability for Damage to Hired Automobiles Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive / Specified Perils. See Rule 811: Rating.	94	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Hired Automobiles (For Attachment Only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive / Specified Perils. See Rule 81 for Rating.	Rating Refer to additional rules within manual for further information.	FA update includes formatting, name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	95: Limitation to Business Conducted at Specified Locations Used when the insurance is to apply only to the use of automobiles in connection with the Insured's specified business locations.	95	Standard Endorsement Form Number, Title and Purpose Limitation to Business Conducted at Specified Locations (for attachment only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to apply only to the use of automobiles in connection with the Insured's specified business locations.	Rating No charge.	FA manual update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	96: Contractual Liability Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811: Rating.	96	Standard Endorsement Form Number, Title and Purpose Contractual Liability (For Attachment Only to a Non-Owned Policy S.P.F. No. 6) Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811 for Rating.	Rating Refer to additional rules within manual for further information.	FA update includes formatting, name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	 97: Operation by Individual Named Insured Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates. The endorsement also extends the coverage provided by END 94. If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed. 	97	Standard Endorsement Form Number, Title and Purpose Operation by Individual Named Insured (for attachment only to a Non- owned Policy S.P.F. No. 6) Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates. The endorsement also extends the coverage provided by END 94.	Rating If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.	-	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	98: Excluding Automobiles Driven by Named Persons Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.	98	Standard Endorsement Form Numb Title and Purpose Excluding Automobiles Personal Driven by Named Person(s) (For Attachment Only to a Non- Owned Policy S.P.F. No. 6) Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.	Ily No charge.	FA manual update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	99: Excluding Long Term Leased Vehicle Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased <i>without</i> drivers for periods not exceeding 30 days. See Rule 805: Definitions.	99	Standard Endorsement Form Number, Title and Purpose Excluding Long Term Leased Vehicle (For Attachment Only to a Non-Owned Policy S.P.F. No. 6) Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days. See Rule 805: Definitions. Refer to additional rules within manual for further information.	Rating No charge.	FA update includes formatting, name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	100: Alteration Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.	100	Standard Endorsement Form Number, Title and Purpose Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.	Rating No charge.	FA manual update includes formatting and name change	This will not impact premium

March 2024



Manual of Rules and Rates Yukon

Various Rule Changes Effective June 1, 2024 (New Business and Renewals)

Effective June 1, 2024 Facility Association is implementing the following update for new business and renewals in Yukon:

- FA has undertaken a review of the FARM Commercial Rules in an effort to simplify, streamline and harmonize underwriting rules across all jurisdictions. The successful completion of this allows for the ease of use for all users.
- During the review, changes to General, Private Passenger, Public and Recreational sections of the manual where harmonization was required were also identified. These changes are included in this update.
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.

Rule	Current V	Nording	Approved Wording	Change from Current	Premium impact on existing policies
GENERAL SE	CTION				
General Section	NEW		 Policy Term Every policy (New Business or Renewal) shall be issued for a term of either one year or six months. A short-term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. In all jurisdictions except Alberta, a short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered. The Servicing Carrier may accept an application for a short-term policy and issue the policy accordingly or accept an application for a 6 or 12-month term and a cancellation voucher signed to provide coverage for only the shortened term. The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short-term table in this manual, subject always to the minimum retained policy premium. Fleet and Garage policies are only available on a one year term. 	This section has been moved from the Commercial Section to the General Section	This will not impact premiums
Commission	The commission rates are: Experience Rated	Individually Rated	The commission rates are: Experience Rated (Fleet) Individually Rated	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule		Curren	t Wording		Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PAS	SENGER SECT	ION					
Rule 123 Commonly Used Endorsements	of use of the v that is covered This endorsem vehicles. This endorsem fleet vehicles, short term leas or fire vehicles commercial or Private Passen Amount Paya The amount paya The amount paya The amount paya The accurrence \$900 \$1200 \$1200 \$1500 B. Legal Liabi Automobile (s END 27 may be for loss or dam trailers. By nor licensed in the residing in the The Insured m his/her posses the Insured ca his/her own ver	ehicle in the eliby the policy ent is only av ent is not ava driver training se vehicles, a or private pa public purpos ger Section. ble & Premia Annual \$50 \$65 \$75 ility for Dam e added to co age to non-on- nowned we r name of the same dwellin ust specify the sion. Coverage privided is Coverage provide	g vehicles, renta ntique/classic ve assenger vehicles ses whether or n um ot exceed \$50 p Premium six month policy \$26 \$34 \$39 hage to Non-ow over the Insured' wined vehicles in nean vehicles no Insured or any o g premises. he type of vehicle ge may only be o and Compreher on the policy. um ollision and Com led by the endor	ss or damage e deductible. te passenger l vehicles, police s used for ot rated in the er day. vned s legal liability ocluding ot owned by or other person e that will be in offered where hsive on	REMOVE AS THE SAME INFORMATION IS LISTED UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 123: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums

otal Limit Premium Annual 440,000 \$50 50,000 \$65 75,000 \$75 is is a flat fee per policy t e endorsement is added n dterm from a policy unles licy cancelled. After Market Sound an	nidterm to a policy		REMOVE AS THE SAME INFORMATION IS LISTED UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)	FA is reviewing rules in the Commercial Section.	This will not impact premiums
mmunication Equipme here the vehicle is equipp mmunication equipment,	nt ed with sound and other than factory	l electronic v installed	Rule 123: Not applicable	These sections are a duplication.	
uipment to \$1,500. Wher imprehensive or Specified added if the Insured doe ditional coverage. ID 38 here a vehicle is insured f rils and the Insured wisheverage for the equipment ded. lditional coverage may be 0 per \$1,000 or part ther ,500. Only rate for that p ,500. Documentation (ap cessary to support the va dorsement. <i>r example:</i> If END 38 has emium shall be \$90. gnature Required	e a vehicle is insur Perils, this endors s not wish to purc or Comprehensive es to purchase add , this endorsemen purchased for a p eof of value in exc ortion of the value praisal or receipts lue stated on the a limit of \$4,300,	red for sement must hase or Specified ditional t may be premium of cess of e exceeding) is the			
ID nerse dit ID ne	 are the vehicle is equipper nunication equipment, oment, application of eidatory. 37 and orsement limits the oment to \$1,500. When orehensive or Specified dided if the Insured doe ional coverage. 38 are a vehicle is insured fis and the Insured wisher age for the equipment d. and coverage may be over \$1,000 or part ther 20. Only rate for that p 20. Documentation (ap ssary to support the varsement. arsement. arsemple: If END 38 has itium shall be \$90. 	 nunication equipment, other than factory oment, application of either END 37 or ENdatory. 37 endorsement limits the amount of coveration of the state of the	 are the vehicle is equipped with sound and electronic nunication equipment, other than factory installed oment, application of either END 37 or END 38 is datory. 37 endorsement limits the amount of coverage on the oment to \$1,500. Where a vehicle is insured for orehensive or Specified Perils, this endorsement must dided if the Insured does not wish to purchase ional coverage. 38 re a vehicle is insured for Comprehensive or Specified s and the Insured wishes to purchase additional rage for the equipment, this endorsement may be d. ional coverage may be purchased for a premium of oer \$1,000 or part thereof of value in excess of 20. Only rate for that portion of the value exceeding 20. Documentation (appraisal or receipts) is ssary to support the value stated on the resement. <i>example:</i> If END 38 has a limit of \$4,300, the ium shall be \$90. ature Required endorsements require a signature. If a signature ot be obtained, refer to Rule 122: Endorsement 	 The the vehicle is equipped with sound and electronic munication equipment, other than factory installed ment, application of either END 37 or END 38 is fatory. 37 endorsement limits the amount of coverage on the memt to \$1,500. Where a vehicle is insured for prehensive or Specified Perils, this endorsement must idded if the Insured does not wish to purchase ional coverage. 38 re a vehicle is insured for Comprehensive or Specified and the Insured wishes to purchase additional rage for the equipment, this endorsement may be d. ional coverage may be purchased for a premium of per \$1,000 or part thereof of value in excess of 20. Only rate for that portion of the value exceeding 20. OD. Documentation (appraisal or receipts) is sary to support the value stated on the resement. <i>xample:</i> If END 38 has a limit of \$4,300, the ium shall be \$90. ature Required endorsements require a signature. If a signature ot be obtained, refer to Rule 122: Endorsement 	 te the vehicle is equipped with sound and electronic nunication equipment, other than factory installed ment, application of either END 37 or END 38 is latory. 37 endorsement limits the amount of coverage on the ment to \$1,500. Where a vehicle is insured for orchensive or Specified Perlis, this endorsement must lated if the Insured does not wish to purchase lonal coverage. 38 e a vehicle is insured for Comprehensive or Specified and the Insured for a premium of ed. lonal coverage may be purchased for a premium of per \$1,000 or part thereof of value in excess of 0.000 or part thereof of value in exceeding 200. Obcumentation (appraisal or receipts) is ssary to support the value stated on the resement. <i>ixample</i>: If END 38 has a limit of \$4,300, the lium shall be \$90. ature Required endorsements require a signature. If a signature ot be obtained, refer to Rule 122: Endorsement

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 123 Commonly Used Endorsements	 D. Comprehensive Cover – Limited Glass The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13D to delete coverage for damage to glass except when caused by Specified Perils. The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium. Where the deductible is \$1,000 or higher, there is no premium reduction. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings. 	REMOVE AS THE SAME INFORMATION IS LISTED UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 123: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums
Rule 141 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.		
	No refund is allowed in respect of Comprehensive and Specified Perils.	No refund is allowed in respect of Comprehensive and Specified Perils.		
	If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal.	If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence		

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
Rule 141 Suspension and Reinstatement of Coverages – END 16/17	 It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended. END 16/17 is not available for the following: Vehicles for which proof of insurance is issued or filed. Experience rated risks Recreational vehicles rated in the Recreational Vehicle Section Vehicles that were never intended to be driven. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days. 	 plate from the vehicle while coverage is resuspended. END 16/17 is not available for the foll Vehicles for which proof of insurance is Experience rated risks Recreational vehicles rated in the Recressection Vehicles that were never intended to be Vehicles held for sale whether or not or lot. Rating The refund for the period of coverage susperior of Suspension/Cancellation Less than 45 days** Less than 45 days** Less than 2 months 45 days and less than 2 ½ months** 2 months and less than 3 ½ months 3 ½ months and less than 3 ½ months 4 months and less than 4 ½ months 4 months and less than 5 ½ months 5 ½ months and less than 5 ½ months 5 ½ months and less than 6 months 6 months or more **Applies to Alberta Only In no event shall a refund be granted for a period of less than forty five (45) consecutor of less than fort	lowing: issued or filed. sational Vehicle a an auto dealer's bension/cancellation except Ontario): % of Annual Premium Nil 15% 15% 22% 26% 30% 34% 38% 41% 45%	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms anymore. Information was verified and a table was created to be added to the manual.	This will not impact premiums
Rule 149.D.7	7. Premium Calculation	7. Premium Calculation Note: • Refer to Rule 124 on rating of exp	Refer to Rule 124 on rating of	This will not impact premiums	
Fleet, New Applications		 rated risk. For other classes of business, refeappropriate section of the manual 	er to the	experience (fleet) rated risk.	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149.D.7	Liability	Liability	Refer to Rule	This will
	Where the Applicant requires limits in excess of	Where the Applicant requires limits in excess of \$1,000,000	124 on	not impact
Fleet,	\$1,000,000 the Agent/Broker must discuss the risk with	the Agent/Broker must discuss the risk with the Servicing	rating of	premiums
	the Servicing Carrier prior to binding. Many risks will not	Carrier prior to binding. Many risks will not be eligible for	experience	
New Applications	be eligible for limits in excess of \$1,000,000.	limits in excess of \$1,000,000.	(fleet) rated risk.	
	Private Passenger Vehicles	Private Passenger Vehicles		
	Enter the premium applicable to the statutory minimum limit.	Enter the premium applicable to the statutory minimum limit.	As the information	
		Note: The application form must indicate the limits or	is similar	
	Note: The application form must indicate the limits or	combined limit actually required and the applicable	under Rule	
	combined limit actually required and the applicable	endorsements (END 6A/B/C/F, 22).	124 will be	
	endorsements (END 6A/B/C/F, 22).		removing	
	Physical Damage Coverages	Physical Damage Coverages	from this	
	All Perils All Perils coverage is no longer available. Vehicles 	All Perils a)—All Perils coverage is no longer available. Vehicles having	section	
	having All Perils coverage on existing Facility	All Perils coverage on existing Facility Association policies		
	Association policies shall be renewed with Collision	shall be renewed with Collision and Comprehensive		
	and Comprehensive coverage subject to a minimum deductible.	coverage subject to a minimum deductible.		
		b)—Record All Perils losses according to the peril under which		
	b) Record All Perils losses according to the peril under	they were paid i.e. Collision losses under Collision and		
	which they were paid i.e. Collision losses under	Comprehensive / Specified Perils losses under		
	Collision and Comprehensive / Specified Perils losses under Comprehenisve / Specified Perils.	Comprehenisve / Specified Perils.		
		All other coverages		
	All other coverages	Enter premium and deductibles where indicated.		
	Enter premium and deductibles where indicated.			
	Premium Totals	Dromium Totolo		
	a) Total the appropriate premiums and enter the	<u>Premium Totals</u> Liability		
	totals under the appropriate premiums and enter the	a) Total the appropriate premiums and enter the totals under the appropriate tables.		
	b) Apply the increased limit factor for limits up to			
	\$1,000,000.	b) Apply the increased limit factor for limits up to \$1.000.000.		
	c) Apply the increased limit factor for limits over			
	\$1,000,000 if required.	c) Apply the increased limit factor for limits over \$1,000,000 if required.		
	d) Add the final total under each table to the total			
	derived from adding together all other	d) Add the final total under each table to the total		
	premiums.	derived from adding together all other premiums.		
	All Other Coverages	All Other Coverages		
	Total the premiums in each column.	Total the premiums in each column.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	 END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured. 	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums	
COMMERCIA	L SECTION		<u> </u>		
Rule 200	A. The Insurer's rules for declining to issue,	A. The Insurer's rules for declining to issue,	FA is	This will	
Filed Underwriting Rules	terminating or refusing to renew a contract are: 1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.	terminating or refusing to renew a contract are: 1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums	
	 2. The Named Insured does not have an insurable interest in the vehicle. 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. 4. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured. 5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. 	 The Named Insured does not have an insurable interest in the vehicle. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. Exception: See Rule 200.C Non-Residents and Vehicles not Registered in Jurisdiction The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured. 			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	 6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting information is incomplete, or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration 7. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. 8. Non-payment of premium for the current policy period (for purposes of termination only). 9. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: a) Cancelled in accordance with the Statutory Conditions; b) Issued without the endorsement; c) Removed and policy re-rated accordingly. See Rule 213: Endorsement Forms/Wordings B. Rules for refusing to provide or continue a coverage are: 1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months: a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or 	 5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. 6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting information is incomplete, or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration 7. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. 8. Non-payment of premium for the current policy period (for purposes of termination only). 9. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: d) Cancelled in accordance with the Statutory Conditions; e) Issued without the endorsement; f) Removed and policy re-rated accordingly. See Rule 213: Endorsement Forms/Wordings B. Rules for refusing to provide or continue a coverage are: 1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months: a) When making a previous application for automobile insurance, given false particulars of an automobile to be insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies		
Rule 200 Filed Underwriting Rules	 b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; * Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation. or c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; or d) Wilfully made a false statement in respect of a claim; Will be subject to the following coverage limitations: Maximum \$1 million Third Party Liability limit; Optional physical damage coverage shall not be provided; Completion of U.S. Filings shall not be provided. Physical damage coverage shall not be provided. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided in a policy shall not be provided. 	 b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; * Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation. or c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; or d) Wilfully made a false statement in respect of a claim; Will be subject to the following coverage limitations: Maximum \$1 million Third Party Liability limit (Not applicable in Alberta); Completion of U.S. Filings shall not be provided. Optional physical damage coverage shall not be provided, where an application for a branded vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. Where a vehicle is licensed for road use and is used on roads as well as race or speed test, optional physical damage coverage shall not be grovided in <i>Northwest Territories, Nunavut and Yukon</i>) coverage establish the rate group according to Rule 211. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums		
	C. Non-residents and vehicles not registered in jurisdiction					
	These vehicles may be operated for 60 days at which point they must be registered and plated in Yukon. A policy of insurance may be required to cover the vehicle during this period. If necessary, FA will issue a short term policy for a period not exceeding 60 days to cover the insurance requirement. Upon expiry, the policy will lapse and will not be renewed. If the vehicle is registered in Yukon prior to the expiry of the short term policy, the	As per the chart below, these vehicles may be operated for certain number of days at which point they must be registered and plated in that jurisdiction. A policy of insurance may be required to cover the vehicle during this period. If necessary FA will issue a short term policy for a period not to exceed the time frame indicated in the chart below to cover the insurance requirement. Upon expiry the policy will lapse and will not be renewed. If the vehicle is				

Rule	Rule Current Wording				Current Wording Approved Wording					
Rule 200 Filed Underwriting	short term policy will be 1 will be issued for a 6 c				registered in that jurisdiction prior to the expiry of the short term policy, the short term policy will be cancelled pro rata and a new POL 1 will be issued for a 6 or 12 month term.				FA is reviewing rules in the Commercial	This will not impact premiums
Rules					Time frame to Register and Plate Vehicle	Jurisdi			Section. Aims to harmonize the wordings across all jurisdictions	
					90 days A La N	ntario and Yukon Iberta, Newfound abrador, Northwe ova Scotia and N	lland & est Territories, unavut			
						rince Edward Isla ew Brunswick	nd			
	D. Supplementary Und The following documents Servicing Carrier in the for the frequency specifi may result in policy cand 200.A.6.	s are to be sup circumstances o ied. Failure to s	olied to the described below, supply the followir	ng	D. Supplementary Underwriting Documents The following documents are to be supplied to the Servicing Carrier in the circumstances described below, for the frequency specified. Failure to supply the following may result in policy cancellation, in accordance with Rule 200.A.6.					
	Document Type	Oldest Report date permitted	Frequency required	Art Ind Wh Ins inc or	Document Type	Oldest Report date permitted	Frequency required			
	Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.	Date of last revision	New Business		Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.		New Business			
	FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles	90 days from date report was generated	New Business*, Renewals		FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles	report was generated	New Business*, Renewals			

Rule	Curr	ent Wording		Ар	proved Wordin	ng	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	traveling into the U.S. International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration.	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy.	New Business*, Renewals	traveling into the U.S. International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration.	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy.	New Business*, Renewals	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	90 days from date report was generated	New Business*, Renewals	NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	90 days from date report was generated	New Business*, Renewals		
	Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies	30 days from date report/letter was generated	New Business	Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies	30 days from date report/letter was generated	New Business		

Rule	Curi	rent Wording		Ар	Change from Current	Premium impact on existing policies			
Rule 200 Filed Underwriting Rules	issued under the same Named Insured. Documents must be issued on Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies. Safety Fitness Certificate : On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the	365 days from date report was generated Date of last revision	New Business, Vehicle Additions New Business, Vehicle Additions		issued under the same Named Insured. Documents must be issued on Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies. Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the	365 days from date report was generatedDate of last revision	New Business, Vehicle Additions	This report seems unnecessary due to other reports received that have the same information	policies This will not impact premiums
	Provincial Authority of the jurisdiction of vehicle registration. *For New Business Risks traveling out-of-province Rule 204.G New Policies rating instructions.	e, including into	the U.S., refer		Provincial Authority of the jurisdiction of vehicle registration. *For New Business Risk: out-of-province, includir New Policies: No Prior Ir instructions.	ng into the U.S.	, refer to Rule 2		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies		
Rule 201	A. Liability	A. Liability				
Coverages Available and Minimum Deductibles	 Not more than \$2,000,000 except: When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of 	 Not more than \$2,000,000 except: When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums		
	the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms. The Servicing Carrier reserves the right to decline the	employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms. The Servicing Carrier reserves the right to decline the				
	application of a liability limit over \$2 million.	application of a liability limit over \$2 million.				
	NOTE: At no time may the liability limit shown on any proof of insurance may not exceed those required by the authority concerned. <i>For example:</i> The Liability limit chosen by the Named Insured is \$1,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.	NOTE: At no time may the liability limit shown on any proof of insurance may not exceed those required by the authority concerned. <i>For example:</i> The Liability limit chosen by the Named Insured is \$1,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.				
	The policy states that an automobile and trailer are held to be one vehicle; a trailer and any attached vehicle must be insured for the same Liability limit.	The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit.				
	If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used. Where it is required and permissible to provide a	If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.				
	higher Liability limit, and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.	Where it is required and permissible to provide a higher Liability limit, and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.				

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies		
Rule 201	B. Accident Benefits	B. Accident Benefits	FA is	This will		
Coverages Available and	As prescribed by statute.	As prescribed by statute. Optional increased benefits are available in Ontario only.	reviewing rules in the Commercial	not impact premiums		
Minimum	C. Optional Physical Damage Coverage and	C. Uninsured Automobile	Section.			
Deductibles	Deductibles	As provided in the policy. Uninsured Automobile applicable to	Aims to harmonize			
	All Perils coverage is no longer available. No optional Physical damage coverage shall not be provided or continued for any vehicle valued at	all jurisdictions except in Alberta, Northwest Territories, Nunavut, and Yukon where Uninsured Automobile coverage is not available.	the wordings across all jurisdictions			
	\$1,000,000 or more.	D. Direct Compensation Property Damage (DCPD)				
Optional Physical damage shall not be provided for road commercial vehicles e.g. logging trucks used in the bush. Under this coverage, a motor vehicle and one or m		DCPD applicable to all jurisdictions except in Northwest Territories, Nunavut, and Yukon where DCPD coverage is not available.				
	trailers are separate automobiles; consequently, different deductibles for trailers and towing vehicles are permitted.	C. E. Optional Physical Damage Coverage and Deductibles				
	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than: Rate Groups Minimum Deductible	All Perils coverage is no longer available. Comprehensive coverage is not available on logging vehicles in Alberta, Northwest Territories, Nunavut, and Yukon.				
	15 and under \$500 16 - 18 \$1,000 19 - 21 \$2,500 22 and over 5% of List Price New rounded to	No optional physical damage coverage shall not be provided or continued offered for any commercial vehicles valued at \$1,000,000 or more.				
	the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	Optional Physical damage coverage shall not be provided for off-road commercial vehicles e.g. logging trucks used solely in the bush.				
	All RGs END 40 is mandatory on any vehicles with prior fire and total vehicle theft claims within the last 60 months	Under this coverage, a motor vehicle and one or more trailers are separate automobiles; consequently, different deductibles for trailers and towing vehicles are permitted.				
	b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg) The following deductibles are based on Vehicle List Price	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than:				
	New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to	Rate Groups Minimum Deductible 15 and under \$500				
	the nearest \$250 and are to be no less than:	16 - 18 \$1,000				
	List Price New Minimum Deductible	19 - 21 \$2,500				

Rule		C	Current Wo	rding			Approved Wording		Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and	Vehicle M Model list Commerc Group Tal	ed in ial Rate ole I	the neares deductible deductible	Price New rounded to t \$250 (minimum \$2,500, maximum \$5,000).			5% of List Price New rounded up to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).		FA is reviewing rules in the Commercial	This will not impact premiums
Minimum Deductibles	<\$50,001 \$50,001-5 \$65,001 - \$80,000	\$65,000	\$2,500 \$3,500 \$4,000				END 40 is mandatory on any vehicles with prior fire and total vehicle theft claims within the last 60 months		Section. Aims to harmonize the wordings	
	\$80,001 - \$100,000 \$100,001			Price New rounded to					across all jurisdictions	
	Overthe nearest \$250 (minimum deductible \$5,000, maximum \$50,000)END 40END 40 is mandatory on all			 b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached 						
			Heavy Con	nmercial Vehicles cal Damage Coverage		equipment. Deduct \$250 and are to be				
	Example: If list price new of a Class 42 Sand & Gravel truck is \$122,000, 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.		List Price New Vehicle Make and Model listed in Commercial Rate	up to the nearest \$250						
	Experienc For risks w	isks with claims, refer to the chart below. Where a \$50,001-\$65,000 \$3,500								
	another ba		ims, the hig	based of rate group an her deductible applies.	a	\$65,001 - \$80,000 \$80,001 - \$100,000	\$5,000			
			Collision,	applicable to the coverage under which the claims were made*		\$100,001 and Over	5% of List Price New rounded up to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)			
	In prior 12 months	In prior 36 months	In prior 60 months			END 40	END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage			
			(fire and/or total theft)			\$122,000 \$123,00	ce new of Class 42 Sand & Gravel to 0, 5% is \$6,100 \$6,150. The dedu ,250 and the rating factor for \$2,50	ctible		
	3	- 3 4	2	\$5,000 \$2,500 \$2,500		more applies.	-			

Rule		C	urrent Wo	ording		Approved Wording c) Minimum Deductibles based on Prior Loss				Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	be assigne		propriate s	5% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000). no coverage offered er All Perils coverage shall ection of the coverage i.e.	Experience For risks w is eligible f based on c up Numb Insurance coverage	e ith claims, or one ded	refer to the uctible base higher dedu nobile der each Collision,	d on Prior Loss e chart below. Where a ed on rate group and ar uctible applies. Deductible amount applicable to the coverage under which the claims were made*		FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	manual sha Higher ded been a suff coverage to	all override luctibles sha ficient num o warrant s	these amo all only be ber of clain such applica	imposed when there have ns under any given ation.	12 months	36 months	60 months (fire and/or total theft)				
	For example one Collision loss and three Comprehensive losses in the previous 12 months will result in the application of a \$5,000 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as		3	- 3 4	2 - -	\$5,000 \$2,500 \$2,500 5% of List Price	,500 ,500				
	coverage. d) Vehicle	es Insured	for Comp	e applied to the Collision	-	5 or more	-	New rounded up to the nearest \$500 (minimum deductible \$5,000).			
		y coverages	s (Liability,	Accident Benefits,	-	-	3 or more	no coverage offered			
	of END 16 be permitted necessary while cover If Statutory renewal da Compreher lapsed at the Statutory of Vehicles in shall not be D. Family For a brief	twice in on- ed until the to remove f rage is rem y coverages ite, the veh hsive or Spo he next ren coverage or sured for C e written as Protection description	e year, sub following r the license oved or sus are not ac icle shall be ecified Peril newal if the n the policy omprehens a new busin n Coverag refer to Ru	ded to the vehicle by the e renewed once with ls Coverages only, then re is no other vehicle with sive/Specified Perils only	 * Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive. Any higher minimum deductibles provided for in this manual shall override these amounts. Higher deductibles shall only be imposed when there have 						

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	 with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. <i>For example</i>: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000. END 44 is not available for vehicles that are subject to the Public Section of this manual. E. Minimum Coverage Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered when an automobile is temporarily out of use and in storage. Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than sixty (60) consecutive days. Suspended coverages are reinstated by means of END 16. END 16/17 is not available on experience rated risks. For Light Commercial vehicles comprehensive or Specified Perils may be deleted for a maximum of 90 consecutive days. <i>Refer to Rule</i> 201.<i>C.d: Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions.</i> Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44 must be deleted as well. Statutory Minimum coverage is to be maintained at all times on policies where the following conditions exist: Vehicles for which proof of insurance is issued or filed; Recreational vehicles to which the Recreational Section applies; 	Insured has sustained three Collision losses as well, would \$5,000 deductible be applied to the Collision coverage. d) Vehicles Insured for Comprehensive or Specified Perils Coverage Only If Statutory coverages (Liability, DCPD, Accident Benefits and Uninsured Automobile) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended. NOTE: Uninsured Automobile is applicable in all jurisdictions except in Alberta, Northwest Territories, Nunavut, and Yukon. DCPD is available in all jurisdiction except in Northwest Territories, Nunavut, and Yukon. If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then lapsed at the next renewal if there is no other vehicle with Statutory coverage on the policy. Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business. Đ: F. Family Protection Coverage END 44 / END 44R (<i>Ontario only</i>) For a brief description refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy): The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000, the END 44/END 44R will also have a limit of \$2,000,000. END 44 is not available for vehicles that are subject to the Public Section of this manual. E. G. Minimum Coverage	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	 Vehicles that were never intended to be driven (e.g. vehicles in a collection); Vehicles held for sale whether or not on an auto dealer's lot; Experience rated risks Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage.	 Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage. Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than forty five (45) consecutive days in Ontario and Alberta; less than sixty (60) consecutive days in New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Prince Edward Island and Yukon. Suspended coverages are reinstated by means of END 17. Note: END 44/44R (<i>Ontario only</i>) may remain on a policy only where 'moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks. For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted for a maximum of 90 consecutive days. Refer to Rule201.C.d. Vehicles Insured for Comprehensive or Specified Perils are deleted entirely, END 44 /44R (<i>Ontario only</i>) must be deleted as well. Statutory Minimum coverage is to be maintained at all times on policies (including all listed vehicles) where the following conditions exist: Vehicles for which proof of insurance is issued or filed; -Recreational vehicles to which the Recreational Section applies; 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles		 Vehicles that were never intended to be driven (e.g. vehicles in a collection, vehicles registered as Antique under the Traffic Safety Act); Vehicles held for sale whether or not on an auto dealer's lot; Experience rated risks Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 203 Binding Coverage – New Policies	 A. Requirements/Procedures for binding new policies The Agent/Broker must have a fully complete application signed by the Named Insure(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Named Insure(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance. Before binding coverage the Agent/Broker must either: 	 A. Requirements/Procedures for binding new policies The Agent/Broker must have a fully complete application signed by the Named Insured(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application Refer to Rule 204: New Policies for additional information as to who may enter into a contract of Insurance. Before binding coverage the Agent/Broker must either: 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 203 Binding Coverage – New Policies	 a) Collect or assume responsibility for the indicated premium (experience rated risks Driving Record 0 or, if established, the promulgated fleet rating) or b) Obtain a fully completed premium finan contract together with the full down payme required and promptly send that contract to finance company office. 3) The insurance shall take effect as of the tim date the coverage is bound, as evidenced 1 Application signed by the Insured. However except when the binding time is 12:01 a.m future date, the policy shall be shown as e at 12:01 a.m. on the day the date coverage bound. The premium rates to be applied at those in effect on the binding date. For example: a) Coverage is bound at 1:00 p.m. on June The application is signed on June 1. The powill be issued showing an effective date of a.m. June 1. However, the coverage is in e as of 1:00 p.m. on June 1. b) Coverage is bound as of 12:01 a.m. June The application was signed on May 29. The will be issued showing an effective date of a.m. June 1. 4) If the application form cannot be sent to the Servicing Carrier on the date on which cov was effected, it must be sent the next wor day. 5) The Servicing Carrier shall normally issue to policy within 30 days of the effective date. Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicing Carrier must be issued by Agent/Broker and the Servicin	 indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating) or b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office. and The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day the date coverage was bound. The premium rates to be applied are those in effect on the binding date. For example: a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 1. However, the coverage is in effect as of 1:00 p.m. b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1. b) Coverage is bound as of 12:01 a.m. June 1. The application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day. The Servicing Carrier shall normally issue the policy within 30 days of the received date. If the Agent/Broker does not receive the policy and the full term liability card must be issued by the Agent/Broker and the Servicing Carrier must be 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 203 Binding Coverage – New Policies	 6) Before physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application. B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period. 	 6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application. B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 204	A. Name of the Insured and Who may Apply for	A. Name of the Insured and Who may Apply for	FA is	This will
New Policies	 Insurance The contract of Insurance may be in the name of: a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated). Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest. The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration. Two or More Names as Named Insured: Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the 	 Insurance The contract of Insurance may be in the name of: a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated); OR d) Non-governmental organization (incorporated or unincorporated). (<i>Applicable to Alberta Only</i>). Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest. The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration. Two or More Names as Named Insured: Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation. 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	 policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation. Where an application is received for vehicle(s) registered in two or more limited liability companies, separate polices may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership. The Servicing Carrier reserves the right to require separate applications for polices where common ownership cannot be established. Two or more limited liability companies linked by common management will require separate polices if rated individually. Refer to Rule 239: Fleets, if policy is fleet rated. Separate policies may not be required if the policy insures a combination of owned and leased vehicles. Refer to Rule 237: Long Term Leases-Specified Lessees - Leases Function of police of the set o	 Where an application is received for vehicle(s) registered in two or more limited liability companies, separate polices may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership. The Servicing Carrier reserves the right to require separate applications for polices where common ownership cannot be established. Two or more limited liability companies linked by common management will require separate polices if rated individually. Refer to Rule 239: Fleets, if policy is fleet rated. Separate policies may not be required if the policy insures a combination of owned and leased vehicles subject to a long-term lease (leased over 30 days). The Lessee must be the same individual or entity as the registered owner of any owned vehicles. (Refer to Rule 237).: Long Term Leases- 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Exceeding 30 Days. Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal. B. Application Form Every application for insurance must be made on the current approved Standard Application Form and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms.	 Specified Lessees - Leases Exceeding 30 Days. Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal. B. Application Form Every application for insurance must be made on the current approved Facility Association or Standard Application Form and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms. Commercial, garage, public, experience rated and some 		
	Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.	specially rated risks will require completion of supplementary questionnaires. On the current standard approved application form (<i>Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island</i>) under the Commercial Rated Vehicles section, if vehicle weight is over 4500kg and/or operating		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk. C. Owners Policy (APP 1) A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and	 radius is greater than 40 kms, a completed Commercial Vehicle Supplement must be submitted with the application. For all other jurisdictions, a completed Commercial Vehicle Supplement must always be submitted with the application. A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk. C. Owners Policy (APP 1) Only a current approved Facility Association or Standard Application Form (APP 1) may be used. The Agent/Broker must indicate the time and date that coverage is bound. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	date that coverage is bound. D. Faxed Applications Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.	 D. Faxed Applications Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement. D. Computer Generated Application Forms 	This part will be removed as faxed application do not seem to apply anymore	
	 E. Computer Generated Application Forms These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/Broker. F. Named Insured(s) Signature The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the 	These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/Broker where required. E. Named Insured(s) Signature The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	 computerized application form at the time of binding whenever possible. If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk. 	computerized application form at the time of binding whenever possible. If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 G. No Prior Insurance with Out of Province including U.S. Exposure In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business. Where required supplementary underwriting information is unavailable when binding a new risk, as the Named Insured has not previously traveled outside of the Province or into the U.S., the vehicle(s) shall be underwritten with 75% Out-of-Province exposure. If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted. H. Other Insurance 	 F. No Prior Insurance with Out of Province including U.S. Exposure In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business. When binding a new risk with no prior insurance or where the Named Insured has not previously traveled outside of the Province/Territory and/or U.S.; the vehicle(s) will be treated as if they are traveling outside of the Province/Territory and/or U.S. surcharge. If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204	If there is any other insurance in force in respect of a risk:	G. Other Insurance	FA is	This will
New Policies	a) Binding shall not be made effective before the expiry of that other insurance.b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.	If there is any other insurance in force in respect of a risk:a) Binding shall not be made effective before the expiry of that other insurance.b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	not impact premiums
	I. Variation in Coverage	H. Variation in Coverage	jurisdictions	
	To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application. If the information received on supplementary underwriting documents is different from that	To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application.		
	documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.	If the information received on supplementary underwriting documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.		
	J. Verification of Driving History			
	In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:	 Verification of Driving History In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium: 		
	a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy.	a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy.		
	b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record. If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous	 b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record. If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the 		25 of 4

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	 insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately. Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or Named Insured(s) with only an international licence. See special instructions under Fleets and the Garage section. See special instructions under Rule 239: Fleets. 	previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately. Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or -Named Insured (s) with only an International licence. See special instructions under Fleets and the Garage section. See special instructions under Rule 239: Fleets.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 205 Definitions	 A. Commercial Vehicle A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the Applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle. Commercial vehicle does not include vehicles: a) Used primarily for the transportation of persons, in which case see the Private Passenger or Public Section. b) Held for sale, demonstration and/or testing, in which case see the Garage Section. B. Vehicle For the purposes of this section of the manual, the unqualified word 'vehicle' shall include 'trailer' unless otherwise indicated. 	 A. Commercial Vehicle A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the Applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle. Commercial vehicle does not include vehicles: a) Used primarily for the transportation of persons. Refer to the Private Passenger or Public Section. b) Held for sale, demonstration and/or testing. Refer to the Garage Section. B. Vehicle For the purposes of this section of the manual, the unqualified word 'vehicle' shall include 'trailer' unless otherwise indicated. 	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	 C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle. D. Owned/Leased The expression 'owned by' (as in a vehicle owned by the Applicant) includes 'leased to' if the Applicant is/was 	 C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle. D. Owned/Leased The expression 'owned by' (as in a vehicle owned by the Applicant) includes 'leased to' if the Applicant is/was 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	 responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to 'owns, ownership', etc. E. Rating Information The information in the application and the Commercial Vehicle Supplement is used to determine classification and rating territory. When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base. F. Types of Commercial Vehicles Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table 1. 	 responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to 'owns, ownership', etc. E. Rating Information If indicated on the current standard approved application form as a requirement for certain types of commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application. The information in the application and the Commercial Vehicle Supplement (where required and/or provided) is used to determine classification and rating territory. When a commercial vehicle is operated from different locations where required by different contracts, the territory shall be that of the highest rated location and the radius shall be determined from that location. <i>For Example:</i> A construction company's gravel truck is used throughout the territory at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 42 (hauling within an 80 km radius). F. Types of Commercial Vehicles Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table 1. Pickup - A truck with an open box behind the vehicle cab 	Current FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	existing
	Table 1. Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs. Standard Pickup Extended. Crew or Super Cab	Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1). Multi-purpose Vehicle Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.	 Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1). Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body. 	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).	Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).	Pictures will be deleted as they are outdated	
	Non Standard Production Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.	Non Standard Production Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.		
	The 'body' may be flat platform (platform or flat deck) or with racks (stake) . Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van . Some have the cargo area open to the driver's compartment (Step Van) ; others have rear or side doors for access to the cargo.	The 'body' may be flat platform (platform or flat deck) or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.		
	Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used	Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used to connect a semi		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.	trailer. It acts as a hinge point to assist longer vehicles in turning corners.	FA is reviewing rules in the Commercial	This will not impact premiums
	 In addition, a Commercial vehicle: a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. Use Rate Group Table II. b) is a Snow Vehicle with a GVW in excess of 1 tonne (2,200 lbs.), or a snow groomer regardless of weight. Use Rate Group Table II. c) may be another specialized vehicle such as road machinery (for example, graders). Use Rate Group Table II. d) is a Motorcycle designed and used for commercial purposes. Use Rate Group Table II. G. Gross Vehicle Weight ("GVW") The Gross Vehicle Weight ("GVW") The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 ton pickup – the GVW for 1/2 ton pickup will range from 3000 to about 6600 pounds (1.4 to 3.5 metric tonnes). H. Machinery or Apparatus Commercial vehicles are often equipped with machinery or apparatus. There are two types: The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g. welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section. 	 In addition, a commercial vehicle using Rate Group Table 11: a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. b) is a Snow Vehicle with a GVW in excess of 1000 KG or a snow groomer regardless of weight. c) may be another specialized vehicle such as road machinery (for example, graders). d) is a Motorcycle designed and used for commercial purposes. G. Gross Vehicle Weight ("GVW") The Gross Vehicle Weight is the curb weight of the vehicle registration (permit) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3000 KG (3 ton) van or 500 KG (1/2 ton) pickup – the GVW for 500 KG (1/2 ton) pickup will range from 1400 to about 3000 KG (1.4 to 3.5 metric tonnes). H. Machinery or Apparatus Commercial vehicles are often equipped with machinery or apparatus. There are two types: 1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g. welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Operation of Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). 2. Some equipment is permanently attached to and used for the loading/unloading operations of the 	Section. Aims to harmonize and simplify the wordings across all jurisdictions Pictures will be deleted as they are outdated	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	 or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations. Some equipment owned by others may be attached to the vehicle. e.g. the applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Nonowned Equipment). The physical damage coverage may only be the same as that provided on the vehicle. END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy. 	 vehicle (e.g. fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations. Some equipment owned by others may be attached to the vehicle. E.g. the Applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-Owned Equipment). The optional physical damage coverage may only be the same as that provided on the vehicle. END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy. 	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 206 Driving Record	The rating territories are described in Rule 244: Territories. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. This applies to all classes in the Commercial Section including Truckmen. For vehicles used in jurisdictions other than Yukon, refer to Rule 228: Outside Yukon Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required.	The rating territories are described in the Territory section of the manual. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. This applies to all classes in the Commercial Section including Truckmen. For vehicles used in other jurisdictions, refer to Rule 228: Outside Territory Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	3		Approved Word	ling		Change from Current	Premium impact on existing policies
Rule 207	A. Rating for More Than One Use			A. Rating for More Than One Use			FA is	This will
Rating Class	Refer to Rule 208: Rating for More th	an One Use		Refer to Rule 208: Rating for More th	an One Use		Reviewing rules in the Commercial	not impact premiums
	B. Load Classification	-		A. Load Classification		_	Section.	
	Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs)	Light (L)		Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs)	Light (L)		Aims to harmonize and simplify	
	Vehicles with a Gross Vehicle Weight of more than 4,500kg (10,000 lbs.)	Heavy (H)		Vehicles with a Gross Vehicle Weight of more than 4,500kg (10,000 lbs.)	Heavy (H)]	the wordings across all jurisdictions.	
	Road Tractors used to haul trailers	Heavy (H)		Road Tractors used to haul trailers	Heavy (H)		jurisdictions.	
	C. Radius		1	B. Radius		_		
	 Radius means the road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept. Notes: A vehicle used for more than 12 trips per year (6 		ion a (50 s	Radius means the road distance from or town in which the vehicle is usually a city or town or within 40 km (25 mi a city or town shall be regarded as wi radius. A radius of 80 km (50 miles) r being operated within 80 km (50 mile the city or town in which it is kept. Notes: A vehicle used for more than				
	trips on a six month policy) beyond a rated: Radius 81-160 km (100 miles Radius 161- 400km	radius of 80km is		on a six month policy) beyond a radiu Radius 81-160 km (100 mile Radius 161- 400km Radius 401-750km	is of 80km is rated		s, are 3	
	Radius 401-750km Radius over 750km Special Increased Limits (for Chemica Explosives, Petroleum Products, Radic classifications are to be used if the ve Dangerous Goods. Refer to Interurba classification and rates. For example: A vehicle hauling danger 13 times a year to transport those goo radius. Class 61B rates are applicable	active Materials) hicle is transportir n Rate Pages for rous goods is useo ods within a 100 k	t	Radius over 750km Special Increased Limits (for Chemica Petroleum Products, Radioactive Mate to be used if the vehicle is transportin Refer to Interurban Rate Pages for cla For example: A vehicle hauling dange times a year to transport those goods Class 61B rates are applicable.	rials) classification g Dangerous Goo assification and ra rous goods is use	ns are ods. tes. d 13		
	For policies issued for less than 6 mor Special increased limits (for Chemical Explosives, Petroleum Products, Radic classifications shall apply if the percer used beyond 80 km (50 miles) for the exceeds 5%.	Products, active Materials) itage of mileage		For policies issued for less than 6 mor Increased limits (for Chemical Produc Petroleum Products, Radioactive Mate shall apply if the percentage of mileac (50 miles) for the policy period, exceed	ts, Explosives, rials) classificatio ge used beyond 80	ns		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207 Rating Class	The use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized	The use of Special Increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized	FA is reviewing rules in the Commercial	This will not impact premiums
		purpose for which it was designed.	Section. Aims to	
	D. Exclusive Contract A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.	C. Exclusive Contract A truckman's vehicles that are operated under contract exclusively for one party (other than for mail or milk transportation) may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.	harmonize and simplify the wordings across all jurisdictions	
	<i>For example:</i> Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.	<i>For example:</i> Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.		
	E. Road Tractor Without Trailer	D. Road Tractor Without Trailer		
	When a road tractor not used in connection with a farm is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium (see Rule 212: Rating of Trailers) must be charged even if no specific trailer is described. For tractors used in connection with a Farm, refer to Rule 207.1: Farm Trucks.	When a road tractor insured, it is presumed that it will be used with one or more trailers. Note: The semi-trailer Liability premium must be charged even if no specific trailer is described. (See Rule 212: Rating of Trailers). For tractors used in connections with a Farm, refer to Rule 207.H: Farm Trucks.		
	F. Vehicles in Transit	E. Vehicles in Transit		
	A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle 'not specifically classified'.	A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle 'not specifically classified'.		
	<i>For example:</i> The Insured lives in Yukon and purchases a road tractor in Alberta which is now driven back to Yukon to be registered in that jurisdiction. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).	<i>For example</i> : The Insured lives in one jurisdiction and purchases a road tractor in a different jurisdiction. The tractor is now being driven back to Alberta to be registered in the jurisdiction that the Insured resides in. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).		32 of 2

– Discount no longer available Discount is no longer available in Alberta, New Brunswick reviewing not imp	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Reating Class — Discount to forger available in Northwest Territories, Nova Scotta, Runavut, Ontario, Prince Edward Island and Yukon. Discount is to forger available in Northwest Territories, Nova Scotta, Runavut, Ontario, Prince Edward Island and Yukon. Discount is to forger available in Northwest Territories, Nova Scotta, Runavut, Ontario, Prince Edward Island and Yukon. Discount is to forger available in Northwest Territories, Nova Scotta, Runavut, Ontario, Prince Edward Island and Yukon. H. Commercial Vehicles and Underage Operators A light commercial vehicle principal operator for the principal operator if the private passenger premium State as a private passenger premium Shall be higher than if the vehicle was rated as a commercial vehicle. Applicable to Northwest Territories, Nunavut, Prince Edward Island and Yukon). Lem Trucks The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. H. Farm Trucks The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rate as farm trucks. Class 33 is permissible only when the Applicant has both commercial wehicle is to be rated as a commercial wehicle is to be rated as a commercial vehicle is tobe	Rule 207	G. Electrically Powered Vehicles	F. Electrically Powered Vehicles		This will
 A light commercial vehicle principally or occasionally operated by a driver under 25 is to be rated as a private passenger vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial vehicle. (<i>Applicable to Northwest Territories, Nunavut, Prince Edward Island and Vukon).</i> I. Farm Trucks The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part line workers may not be rated as farm truck. Class 33 is permissible only when the Applicant has both a commercial vehicle. Intervise, the Applicant downs and insures a private passenger vehicle is to be rated as a commercial vehicle. Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm. For Class 34, a maximum 11,000 kg GWW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm For Class 34, a maximum 11,000 kg GWW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm For Class 34, a maximum 11,000 kg GWW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm For Class 34, a maximum 11,000 kg GWW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm	Rating Class	– Discount no longer available.	Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward island and Yukon. The Liability and DCPD premiums for electrically powered vehicles are subject to a reduction of 50%. <i>(Applicable in</i>	rules in the Commercial Section. Aims to harmonize and simplify	not impact premiums
A light commercial vehicle principally or occasionally operated by a driver under 25 is to be rated as a private passenger vehicle with the underage operator as the principal operator if the vehicle was rated as a commercial vehicle.A light commercial vehicle principally or occasionally operated by a driver under 25 years of 16 is to be rated as a private passenger vehicle with the underage operator as the principal operator if the vehicle was rated as a commercial vehicle.JurisdictionsI. Farm TrucksI. Farm TrucksH. Farm TrucksH. Farm TrucksThe truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm trucks.H. Farm TrucksClass 33 is permissible only when the Applicant has both a commercial vehicle. Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Vehicle is to be rated as a commercial vehicle to the agent/Broker must confirm in writing to the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Vehicle is to be rated as a commercial vehicle to the agent/Broker must confirm in writing to the Servicing Vehicle is to be rated as a commercial vehicle is		H. Commercial Vehicles and Underage Operators	G. Commercial Vehicles and Underage Operators		
The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm trucks.The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, 		operated by a driver under 25 is to be rated as a private passenger vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial	by a driver under 25 years old is to be rated as a private passenger vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial vehicle. <i>(Applicable to Northwest Territories, Nunavut, Prince Edward</i>		
and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm trucks.and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm trucks.Class 33 is permissible only when the Applicant has both a commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified.Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.Class 33, a maximum 11,000 kg GWW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as for Class 34, a maximum 11,000 kg GWW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as 		I. Farm Trucks	H. Farm Trucks		
commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified.commercial vehicle is not insured for mandatory coverage with the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle is to be rated as a commercial vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.Class 33, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as for Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated asFor Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated asFor Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as		and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be	and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm		
any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated asFor Class 34, a maximum 11,000 kg GVW is eligible. No vehicles e.g. tractor trailers may be rated as	commercial and private p driver rated on both. If th not insured for mandatory Carrier, the Agent/Broker Servicing Carrier at each and insures a private pass commercial vehicle is to b	commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle	commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically		
For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm vehicles.		any retail/wholesale delivery or any use not considered	retail/wholesale delivery or any use not considered part of the		
		extra heavy vehicles e.g. tractor trailers may be rated as	heavy vehicles e.g. tractor trailers may be rated as farm		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207 Rating Class	Maximum annual mileage of any vehicle rated Class 33 or Class 34 may not exceed 10,000 km. J. Artisan Class 35 This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The applicant or spouse also must have a private passenger vehicle insured for mandatory coverage. K. Rating Class Table	Maximum annual mileage of any vehicle rated Class 33 or Class 34 may not exceed 10,000 km. I. Artisan Class 35 This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the Applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The Applicant or spouse also must have a private passenger vehicle insured for mandatory coverage. J. Rating Class Table	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 208 Rating for More Than One Use	 If the vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially. Examples: a) The insured has a minivan used for courier purposes and for pleasure. Rate the vehicle for courier delivery. b) The insured has a light pickup truck. During the day he makes business calls to clients of the company he works for as a salesman. During the night he works for another company delivering pizza. Rate the vehicle for pizza delivery. c) The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods. Slip Tanks <u>not</u> carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used. Refer to Rule 236 for instructions on how to rate Driver Training Vehicles. 	If a vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially. Example 1: The Insured has a mini van used for courier purposes and for pleasure. Rate the vehicle for courier delivery. Example 2: The Insured has a light pickup truck. During the day, the Insured makes business calls to clients of the company he working s for as a salesman. During the night the Insured works for another company delivering pizza. Rate the vehicle for pizza delivery. Example 3: The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods. Slip Tanks <u>not</u> carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used. Refer to Rule 236 for instructions on how to rate Driver Training Vehicles. Refer to Rule 238 for instructions on how to rate Short Term Leases.	FA is Reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Word	ling		Approved W	ording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	Driving record for individually rated number of years of verified 'Clear I not apply to coverages that are ex See special instructions under Rule All vehicles shall initially be rated a unless the application is accompan Carrier already has) proof of the ar the ownership period required for a If the Named Insured(s) claim enti- record better than that permitted It paragraph and submits details of the details to the satisfaction of the Se- rating shall then be backdated app A. Clear Record Throughout the period concerned: 1. There has been no accident invo- vehicle or one for which it has been and 2. The Named Insured(s) has owned or one of a similar type for which it Ownership is established from the Applicant takes possession of the ve- nistory not the driver's history. B. Driving Record Entitlement	Record'. This rule does perience (fleet) rated. 239: Fleets. at Driving Record 0 ied by (or the Servicing ccident free period and a better driving record. tlement to a driving by the preceding he previous insurance rivicing Carrier, the re- ropriately.	ig J -	Driving record for individually rate years of verified 'Clear Record'. The coverages that are experience (fle See special instructions under Rule All vehicles shall initially be rated at the application is accompanied by already has) proof of the accident ownership period required for a be If the Named Insured(s) claim ent better than that permitted by the submits details of the previous ins satisfaction of the Servicing Carrie be backdated appropriately. A. Clear Record Throughout the period concerned: 1. There has been no accident invo or one for which it has been substi and 2. The Named Insured(s) has own one of a similar type for which it h Ownership is established from the Applicant takes possession of the or There is no requirement that drive other vehicles. The rating is detern history not the driver's history. B. Driving Record Entitlement	 is rule does not apply to et) rated. e 239: Fleets. at Driving Record 0 unless (or the Servicing Carrier free period and the etter driving record. itlement to a driving record preceding paragraph and urance details to the r, the re-rating shall then blving the described vehicle ituted; ed the described vehicle or ias been substituted. date on which the vehicle. 	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	Period of confirmed claims- free experience and vehicle ownership immediately preceding the commencement date of the period of insurance Less than 1 year At least 1 year At least 2 years At least 3 years Notes	Driving Record Entitlement 0 1 2 3		Period of confirmed claims- free experience and vehicle ownership immediately preceding the commencement date of the period of insurance Less than 1 year At least 1 year At least 2 years At least 3 years	Driving Record Entitlement 0 1 2 3		

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	1. 2.	A chargeable accident will affect the rating of the Liability and Collision coverages. Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired, it shall develop its own driving record (initially at Driving Record 0).	1.	3. 4.	more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired, it shall develop its own driving	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
		 Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record. For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), Vehicle 2 is rated Driving Record 1 and Vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to Vehicle 3 and the rating will be amended to Driving Record 0. 			 record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record. <i>For example:</i> There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), Vehicle 2 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to Vehicle 3 and the rating will be amended to Driving Record 0. 		
	3.	 Where a vehicle replaces another it acquires the driving record of the replaced vehicle. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record: If the total gap in insurance coverage is less than 1 year in the past 3 years, the driving record will not be affected. 	4.	5.	Where a vehicle replaces another it acquires the driving record of the replaced vehicle. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous Insurer verifying claims free experience in Canada or the U.S. is not provided, the Insured shall be eligible for a maximum of Driving Record 0.		
		 If the total gap in insurance coverage is 1 year or more in the past 3 years, the driving record will be reduced by 1 for each year's gap in coverage. 			<i>For example:</i> The Applicant has proof of accident free insurance from June 1, 1999 to February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record. Risk qualifies for Driving Record 3.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	 A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually- rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the Insured shall be eligible for a maximum of Driving Record 0. For example: The Applicant has proof of accident free insurance from June 1, 1999 to February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record. Risk qualifies for Driving Record 3. The Applicant has proof of accident free insurance from June 1, 1999 to May 20, 2002. Effective date of FA policy is July 1, 2003. Since the gap is more than 1 year but less than 2 years (May 20, 2002 to July 1, 2003), the driving record is reduced by 1 year. Risk qualifies for Driving Record 2. C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and 'Seasonal Use' is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons. If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round. 	 5. Rateable gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record: If the total gap in insurance coverage is less than 1 year in the past 3 years, the driving record will not be affected. If the total gap in insurance coverage is 1 year or more in the past 3 years, the driving record will be reduced by 1 for each year's gap in coverage. C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and 'Seasonal Use' is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons. If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 211 Vehicle Rate Group	The rate group is determined from Rate Group Table I or Rate Group Table II. A. Rate Group Table I This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 10,000 pounds (4.5 metric tons). If a current year make/model is not listed but was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years.), the Servicing Carrier shall provide the rate group assigned by IAO. For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snow plow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is \$3,000 or greater, an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.	The rate group is determined using Rate Group Table I or Rate Group Table II. A. Rate Group Table I This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 4,500kg. If a current year make/model is not listed but was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it the year make/model was not listed in the immediately preceding year (It is a new model or there is a gap in model years.), the contact your Servicing Carrier. shall provide the rate group assigned by IAO. For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is valued \$3,000 or greater, use Rate Group Table II. an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.		on existing
	Rate Group Table I is not to be used for models and series not specifically listed.	Rate Group Table I is not to be used for models and series not specifically listed.		
	B. List Price New	B. List Price New		
	The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features	The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features		
	C. Rate Group Table II	C. Rate Group Table II		
	The model year and list price new are used to determine the rate group.	The model year and list price new are used to determine the rate group.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 211 Vehicle Rate Group	 Rate Group Table II is to be used for: Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs) Commercial vehicles designated II in Rate Group Table I Private passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes) Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes Vehicles classed as or rated as interurban 	 Rate Group Table II is to be used for: Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs) Commercial vehicles designated II in Rate Group Table I Private passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes) Any vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or with customization (e.g. special paint job, shelving) valued \$3,000 or greater. Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes Vehicles classed as or rated as interurban 	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 212 Trailers	 A. Types and Uses of Trailers Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: Machinery or Apparatus. Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo. Common Trailer A trailer attached to a straight truck by a tongue. Semi-trailer A trailer equipped with a 'fifth wheel' or 'kingpin' coupling device for use with a road tractor. Includes 'bogies' used to convert containers into semi-trailers. 	 A. Types and Uses of Trailers Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: H Machinery or Apparatus. Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo. Common Trailer A trailer attached to a straight truck by a tongue. Semi-trailer A trailer equipped with a 'fifth wheel' or 'kingpin' coupling device for use with a road tractor. Includes 'bogies' used to convert containers into semi-trailers. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212	Pup Trailer	Pup Trailer	Pictures will	This will
Trailers	A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.	A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.	be deleted as they are outdated	not impact premiums
	Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).	Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).		
	Gooseneck Trailer A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.	Gooseneck Trailer A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.		
	Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.	Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.		
	Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck.	Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck.		
	Notes: Except as provided above, trailers are classified in the same way as motor vehicles. e.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.	Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.		
	For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.	For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.		
	B. Rating of Trailers	B. Rating of Trailers		
	1. Owned Trailer Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed:	1. Owned Trailer Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed.		

Rule	Current Wording		Appr	oved Wording		Change from Current	Premium impact on existing policies
Rule 212 Trailers	Trailer Converter Dolly: Non Cargo Cargo Non-Cargo Trailer Low-bed Float Trailer Cargo Trailer Semi-trailer Other Pulling Modular Homes and the like If tractor-trailer-trains or tandem rigs a trailer that may be used is to be rated a Other'. If the number of trailers insured by a p number that could be used at any one any vehicles insured by other policies/it premium under Liability for the 'excess by 50%. If all trailers do not produce th the trailer(s) that would otherwise proc premium shall be considered excess.	as a 'Cargo Trailer - olicy exceeds the time (including with nsurers), the ' trailers is reduced ne same premium,	The percentage applied to includes any surcharge: Trailer Type Converter Dolly (Non Cargo) Converter Dolly (Cargo) Non-Cargo Trailer Low Bed Floater Trailer Cargo Semi Trailer Cargo Other Trailer Pulling Modular Homes and the like Notes: If tractor-trailer-trains or trailer that may be used is Other'. If the number of trailers in number that could be used any vehicles insured by ot under Liability for the 'exe all trailers do not produce that would otherwise prod	Liability Nil 25% 10% 25% 25% 25% 25% tandem rigs are s to be rated as	e operated, every a 'Cargo Trailer - cy exceeds the ne (including with urers), the premium educed by 50%. If ium, the trailer(s)	Current FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions (DCPD is not applicable) These two paragraphs will become a different section called Excess Trailers	existing
	<i>For example:</i> There are two tractors and of the trailers produce premiums of \$500 two trailers produce premiums of \$500 each we excess and the Liability premiums for e trailers will be reduced by 50%. The driving record for rating a trailer's is the same as the vehicle on which the is based. Conviction surcharges are not applied to coverage unless the trailer is the only winner	20 each. The other each. The trailers vill be considered each of those Liability insurance e trailer's premium o Collision vehicle on the policy	<i>For example:</i> There are tw the trailers produce premiums produce premiums of \$50 and the Liability premiums reduced by 50%. The driving record for ratii the same as the vehicle of based. Conviction surcharges are unless the trailer is the on	ums of \$500 each. o of \$700 each. 0 each will be co s for each of tho ng a trailer's Lia n which the trail not applied to 6	ch. The other two The trailers that onsidered excess ose trailers will be ability insurance is ler's premium is Collision coverage		
	in which case they apply to all coverage premium has been charged other than Specified Perils.		case they apply to all cover been charged other than (erages for which	n a premium has		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212 Trailers	 A shipping container mounted on a frame is classified according to the frame upon which it is mounted. e.g. If mounted on a semi-trailer chassis then classify as a semi-trailer. If the towing vehicle is rated with an Outside Yukon exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge. Here are Rating Examples: 	A shipping container mounted on a frame is classified according to the frame upon which it is mounted. E.g. If mounted on a semi-trailer chassis then classify as a semi- trailer. If the towing vehicle is rated with an Outside Yukon exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge. Here are Rating Examples:	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	And the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle. Optional Physical Damage Each trailer is rated as if it were a separate vehicle. Rating Group Table II is used to determine the rate group.	Pictures will be deleted as they are outdated	
	will apply to the rating of both the trailer and the pulling vehicle.Outside Yukon exposure surcharge and accident surcharge will apply if required.	Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Apply Outside Province/Territory exposure surcharge and accident surcharge will apply if required.		

Rule	Current Wording	g Approved Wording		Premium impact on existing policies
Rule 212			Moved from	This will
Trailers		Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils.	within the Owned Trailer section	not impact premiums
		2. Excess Trailers If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.		
	2. Non Owned Trailers	<i>For example:</i> There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.		
	Liability When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.	3. Non Owned Trailers Liability When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.	Aims to harmonize the wordings across all	
		Accordingly, the semi-trailer Liability premium must be charged. Charge the premium applicable to an owned trailer.	jurisdictions (DCPD and	
	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	Uninsured Automobile is not applicable)	
	Physical DamageCharge the premium applicable for these coverages on a non-owned trailer as though the trailer was owned.Establish the rate group and premium for the highest value non-owned trailer that may be towed. Apply outside Yukon exposure surcharge if required.	Optional Physical Damage Charge the premium applicable for these coverages on a non- owned trailer as though the trailer was owned. Establish the rate group and premium for the highest value non-owned trailer that has the highest value; model year is the assumed		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212		to be the current year. may be towed. Apply Outside	FA is	This will
Trailers		Province/Territory exposure surcharge if required. NOTE: If multiple Non-Owned trailers are scheduled on the policy, each must carry the same policy limits and optional physical damage deductibles (if coverage is applied).	reviewing rules in the Commercial Section. Aims to harmonize	not impact premiums
	3. Policy Covers Trailers Only Liability If it is not known how the trailer is being used, charge 25% of Class 64 Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharge for Outside Yukon exposure, accidents and convictions if required.	4. Policy Covers Trailers Only Liability If it is not known how the trailer is being used, charge 25% of Class 64 Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharge for Outside Province/Territory exposure, accidents and convictions if required.	the wordings across all jurisdictions (DCPD is not applicable)	
	If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same Insured owns both the tractor and trailer.	If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non- owned charge on that other FA policy can be eliminated, whether or not the same Insured owns both the tractor and trailer.		
	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	Uninsured Automobile is not applicable	
	Physical Damage Establish the rate group and rate accordingly. If required, apply surcharges for Outside Yukon exposure to all physical damage coverage and accidents and convictions to Collision coverage.	Optional Physical Damage Establish the rate group according to the trailer value. Charge the applicable optional physical damage premiums based on that rate group and the class/driving record established under Liability coverage. Apply surcharges, if required.		
	4. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Section.	5. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the Insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Section.		

			from Current	impact on existing policies
Rule 213 Endorsement (Policy Change) Forms and Wordings	Changes to standard approved forms are not permitted. Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.	Changes to standard approved forms are not permitted. Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle on the Certificate of Automobile Insurance/Declaration page to which the endorsement is attached. Once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 214 Commonly Used Endorsements	 END 13D – Deletion of Glass Coverage The coverage provided under Comprehensive for damage to glass may be amended by attaching 13D. This endorsement is only applicable to vehicles listed in Rate Group Table I and private passenger type vehicles. The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium. Where the deductible is \$1,000 or higher, there is no premium reduction. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 213: Endorsement Forms/Wordings. END 20 – Loss of Use Facility Association does not provide this coverage for vehicles that are used or rated commercially. Machinery or Equipment Endorsements END 30 – Excluding Operation of Attached Machinery The description of the machinery or apparatus shall read: 'all or any machinery or apparatus designed to perform a function additional to and separate from the function of	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214 Commonly Used Endorsements	 travel' Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding 'while the vehicle is not being used upon a public highway'. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 213: Endorsement Forms/Wordings. END 31 – Non-owned Equipment Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment. After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either the END 37 or END 38 is mandatory. END 37 – Limitation to Automobile Sound and Electronic Comprehensive or Specified Perils, this endorsement must be signed by the Insured. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 213: Endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 213: Endorsement Forms/Wordings. 	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214 Commonly Used Endorsements	coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value in excess of \$1,500 or part thereof. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured. <i>For example:</i> END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums
Rule 215 Premiums	 A. Premium Quotations The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the 'base' premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium. B. Manual Rates The rates published in this manual are for annual policy terms. For six month commercial automobile policies charge 52% of the annual premium. Fleets as defined in Rule 239 are not eligible for six month policies. C. Premium Rounding The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to \$47.00 and \$46.44 will be rounded down to \$46.00.) 	 A. Premium Quotations The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the 'base' premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium. B. Manual Rates The rates published in this manual are for annual policy terms. For commercial six month commercial automobile policies charge 52% of the annual premium. Fleets as defined in Rule 239 are not eligible for six month policies. C. Premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to \$47.00 and \$46.44 will be rounded down to \$46.00.) 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at	This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at		

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	Carrier be rou rounde D. Mir The mi policy the evo of the must b E. Pre 1. Cale Expos Steps 1. 2. 3. 4.	Ensure that the vehicle qualifies as a commercial vehicle. (See Rule 205: Definitions). Establish the rating territory (See Rule 206: Rating Territory). Establish the rating class. (See Rule 207: Rating Class). Establish the driving record For Liability and Collision coverages. (See Rule 209: Driving Record). ablish the rate group and the minimum deductible ysical damage. (See Rule 211: Vehicle Rate Group ule 201: Coverages Available and Minimum	 the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall <i>always</i> be rounded up to \$46.00). D. Minimum Premium/Minimum Retained Premium The minimum premium for any commercial automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy. E. Premium Determination Calculating Premium with No Outside Province / Territory Exposure: Steps Ensure that the vehicle qualifies as a commercial vehicle. (See Rule 205:- Definitions). Establish the rating territory (See Rule 206:- Rating Territory). Establish the rating class. (See Rule 207:- Rating Class). 4a. For Liability and Collision coverages, establish the driving record. (See Rule 209:) (<i>Applicable to Northwest Territories, Nunavut & Yukon</i>) 4b. For Liability, DCPD and Collision coverages, establish the driving record. (See Rule 209:- Driving Record). (<i>Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island</i>) 5a. For optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201). (<i>Applicable to Northwest Territories, Nunavut & Yukon</i>) 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	5
			physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201) (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island) (See Rule 201: Minimum Deductibles and Rule 211: Vehicle Rate Group).		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	 Establish what, if any, special rating factors apply. Refer to the Schedule of Rates in this section and establish the 'manual' premium for each coverage. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, and then multiply the rate group premium by the deductible Factor. For trailers, also see Trailers in this section. Apply any special use factor. Apply fleet rating or accident/conviction surcharges if required. Calculating Premium with Outside Yukon Exposure: Towing Vehicles Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 228: Outside Yukon Exposure. Liability – Calculate the Outside Yukon exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium. Accident Benefits – Apply the Outside Yukon exposure surcharge for Liability to the premium. Collision – Calculate the Outside Yukon exposure surcharge for Liability to the premium. 	 5c. For DCPD and optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201). (<i>Applicable in Ontario only</i>) 6. Establish what, if any, special rating factors apply. 7. Refer to the Rate Pages in this section and establish the 'manual' premium for each coverage. 8. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group premium by the deductible factor. For trailers, also see Trailers in this section. 9. Apply any special use factor. 10 Apply fleet rating or accident/conviction surcharges if required. 2. Calculating Premium with Outside Province / Territory Exposure: Towing Vehicles Towing Vehicles <u>Coverage Description</u> Liability <u>Calculate the Outside Province/</u> Territory exposure surcharge for Liability and add to that the currency differential surcharge. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium. Direct <u>Calculate the Outside Province/</u> Territory exposure surcharge for DCPD. Apply the premium. Then apply any accident/conviction surcharge to the resulting premium. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	policies This will not impact premiums

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	premium.	Nunavut & Yukon) Accident	Apply the Outside Province/Territory	FA is reviewing rules in the Commercial Section. Aims to harmonize	This will not impact premiums
		Benefits/(Uninsu red Automobile (UA not available in Alberta, Northwest Territories, Nunavut & Yukon)	exposure surcharge for Liability to the premium.	the wordings across all jurisdictions	
		Collision	Calculate the Outside Province/Territory exposure surcharge for optional physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.		
	Collision – Calculate the premium for the required deductible in accordance with Rule 215: E steps 1 - 9, plus	Comprehensive/ Specified Perils	Apply the Outside Province/Territory exposure surcharge for optional physical damage to the premium.		
	any fleet rating surcharge or discount. Calculate Outside Yukon exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction	END 44/44R	Apply the Outside Province/Territory exposure for Liability to the premium. al premium for the required coverages]	
	surcharge unless the trailer is the only vehicle on the policy.	and deductibles using steps outlined in Rule 215:E.1.			
	Comprehensive/Specified Perils – Calculate the	Coverage	Trailers Description		
accordance with Rule 2 rating surcharge or dis	premium for the required coverages and deductibles in accordance with Rule 215: E steps 1 - 9, plus any fleet rating surcharge or discount. Calculate the Outside Yukon exposure surcharge and apply to premium.	Liability	Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 to 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with an Outside Province/Territory exposure surcharge		
			and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If		50 of 1

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums		Direct Compensation Property Damage (DCPD) (<i>Not available in</i> <i>Northwest</i> <i>Territories,</i> <i>Nunavut &</i> <i>Yukon</i>)	the trailer is the only vehicle on the policy, apply the accident/conviction surcharge. Determine the premium for the towing vehicle in accordance with Rule 215: E.1 (steps 1 to 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
		Accident Benefits / Uninsured Automobile (UA not available in Alberta, Northwest Territories, Nunavut & Yukon)	may be towed. No charge		
		Collision	Calculate the premium for the required deductible in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate Outside Province/Territory exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.		
		Comprehensive/ Specified Perils	Calculate the premium for the required coverages and deductibles in accordance with Rule 215: E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate the Outside Province/Territory exposure surcharge and apply to premium.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 216 Policy Term	 Every policy or renewal shall be issued for a term of either one year or six months. A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S. A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered. The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term. The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium. See also Rule 235: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate and Rule 200: C. Non-Residents and Vehicles Not Registered in Jurisdiction. Policies subject to Rule 239: Fleets cannot be issued 	Not Applicable ** Moved to General Section **	This section has moved from the Commercial Section to the General Section	This will not impact premiums
Rule 217 Policy Changes	 for a term of 6 months. A. A change to a policy shall not be processed if: a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata. b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction. 	 A. A change to a policy shall not be processed if: a) The change is substantial e.g. the Insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata. b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund 	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 the refund shall be calculated on a pro rata basis, subject to the minimum retained premium. B. Name of Insured When Adding or Deleting Vehicles Leased Vehicles Where the Insured has a leased vehicle and is returning the vehicle, provided there is no change in the name of the Insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy. In situations where the Insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an Insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle. Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating. 	 shall be calculated on a pro rata basis, subject to the minimum retained premium. B. Name of Insured When Adding or Deleting Vehicles Leased Vehicles Where the Insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the Insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and aname of Insured may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy. In situations where the Insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. In situations where an Insured has two or more vehicles leased from different leasing companies, a-separate policies may not be necessary for each vehicle. Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule 217 Two or More Vehicles Registered to Different Names: If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. FA is reviewing to must be maintaine	Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	Policy	Name If the compa- father policie C. Arr Lesse Where delete a lient the les amend transa D. Bir If the insura Rule 2 Agent indica Proce 1) 2) 3)	Applicant has vehicles leased from different leasing anies or, one vehicle registered for example in the "s name and one in the son's name, separate as must be maintained. Applicant be made of the servicing carrier must be and the effective date of the action. Applicant be made in writing and specify the effective date and the effective time. Faxed or mailed policy change requests are acceptable. Applicant be made in writing and specify the effective date and the effective time. Faxed or mailed policy change requests are acceptable. If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day. The Servicing Carrier shall normally issue any required endorsement, updated Certificate of	 companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy. C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction. D. Binding Coverage - Policy Changes If the change involves a vehicle for which proof of insurance has been filed or is required (Refer to Rule 227). Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium. Procedure of notification 1) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time. 2) Faxed or mailed policy change requests are acceptable. 3) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day. 4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) within 30 days of the effective date of 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	This will not impact

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	5) 6)	card (if required) within 30 days of the effective date of the change. Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested. Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the	 5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested. 6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change request. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	7) on	the correct premium. If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated.	 NOTE: No policy shall be written for vehicles branded 'nonrepairable' 7) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply: The vehicle(s) shall be added or substituted at the correct premium. If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. Agent/Broker may submit a new application for the vehicles meeting the registration requirement. 		
	E. De	eletions of Vehicles and Coverages	a) If the request for deletion is received by the		
	a)	If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received	Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	 directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day. For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6. b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from Insured) more than 30 days after the date the deletion was requested to be effected, the deletion will take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from Insured). For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker in October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on the date the vehicle/coverage effective 12:01 a.m. October 10. NOTE for a) and b) If the date the request was received by the Agent/Broker is not evident, the Agent/ Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. 	 the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day. For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6. b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from Insured) more than 30 days after the date the deletion was requested to be effected, the deletion will take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from Insured). For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10. NOTE for a) and b) If the date the request was received by the Agent/Broker is not evident, the Agent/ Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. c) In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	c) d)	In the event that the vehicle has been sold , and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. <i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6. In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected: i) The day after the salvage is signed over to the	d)	Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. <i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6. In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected: i) The day after the salvage is signed over to the Insurer;	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
		insurer; Or ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over. <i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21.	е)	 or ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over. For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy 		
	e)	In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application for the deleted vehicle or temporary liability card, the		of the replacing policy application for the deleted vehicle or temporary liability card, the Servicing Carrier shall delete effective the date that the replacement coverage took effect.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist. F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering: a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. On experience (fleet) rated risks, the abstract is not required b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, previous insurance history on the additional or replacement driver(s) is not required. If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement. G. Midterm Policy Change Premium Calculation In regard to the period licensed, period of ownership, the 	 Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist. F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering: a) Driver Record Abstract obtained from the appropriate government department in each Canadian and/or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstract are not to be obtained on experience (fleet) rated risks., the abstract is not required b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, previous insurance history on the additional or replacement driver(s) is not required. If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement. G. Midterm Policy Change Premium Calculation In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions This comment needs to be removed as Commercial risk; are not rated using age	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible. Rates to be used Addition of a vehicle: Rates in effect at the effective date of the transaction. Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period. Method of premium calculation: Premiums for midterm commercial automobile policy changes are calculated pro rata by using the Day Table. Minimum premiums for midterm changes: addition of a vehicle or a coverage increase of a deductible Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period. 	 Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible. Rates to be used Addition of a vehicle: Rates in effect at the effective date of the transaction. Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period. Method of premium calculation: Premiums for midterm commercial automobile policy changes are calculated pro rata by using the Day Table. Minimum premiums for midterm changes: A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance: addition of a vehicle or a coverage increase of a deductible Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218	A. Before issuing a Renewal:	A. Before issuing a Renewal:	FA is	This will
Rule 218 Renewals	 A. Before issuing a Renewal: If the renewal involves a vehicle for which proof of insurance has been filed or is required see Rule 227: Proof of Insurance. Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating. A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every second renewal (for six month policies every fourth renewal). Renewals shall only be offered on policies for annual or six month terms. NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a respresentative acting on behalf of either and circumstances have been reported to police shall be non-renewed. B. Accidents Occurring Between Renewal Process Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly. C. Renewal Processing 1. Other than Direct Billing Servicing Carrier Responsibilities The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date. 	 A. Before issuing a Renewal: If the renewal involves a vehicle for which proof of insurance has been filed or is required see Rule 227: Proof of Insurance. Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating. A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every second renewal (for six month policies every fourth renewal). (<i>Applicable to Northwest Territories, Nunavut and Yukon Only</i>). Renewals shall only be offered on policies for annual or six month terms. NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed. B. Accidents Occurring Between Renewal Process Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly. C. Renewal Processing 1. Other than Direct Billing Servicing Carrier Responsibilities The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's Diroker's address no later than 30 days prior to the policy's current expiry date. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	
	Agent/Broker Responsibilities	Agent/Broker Responsibilities		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218 Renewals	Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term. Or Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.	Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term. Or Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier: a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater. 	 Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier: a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater. 		

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218 Renewals	subm be rei instru the A full pr If the requir policy 2. Di	 wals where acceptable evidence of refusal has been itted to the Servicing Carrier for cancellation may not issued unless the Servicing Carrier receives inctions no later than the renewal's effective date and gent/Broker collects or assumes responsibility for the remium as outlined above. renewal date has passed and the insurance is again red, there must be a new application and a new <i>t</i> issued. rect Billing Renewals for each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date. The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured. The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier nor the Agent/Broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier shall be is followed, neither the Carrier nor the arned premium. 	 Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above. If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued. 2. Direct Billing Renewals Servicing Carrier Responsibilities a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date. b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured. d) The renewal documents must not be released by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the Agent/Broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier shall be required by the more on risk calculated on a pro rata basis and shall be required to stop offering a Direct Bill option. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions This part will need to be corrected as the letters need to be redone.	policies This will not impact premiums
		rata basis and shall be required to stop offering a Direct Bill option.			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218	Payment Not Received If the required payment is not received by the Servicing	Payment Not Received If the required payment is not received by the Servicing	Aims to harmonize	This will not impact
Renewals	Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.	Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.	the wordings across all jurisdictions	premiums
Rule 219	A. Midterm Cancellation - Effective Date	A. Midterm Cancellation - Effective Date	FA is	This will
Cancellations	1. Received by Agent/Broker or Servicing Carrier within 30 days If the request for midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.	1. Received by Agent/Broker or Servicing Carrier within 30 days If the request for midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effected at 12:01 a.m. the cancellation shall be effected at 12:01 a.m. the following day.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	<i>For example:</i> The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.	<i>For example:</i> The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.		
	Note: For flat cancellations of renewals, refer to Rule 219: E.4.	Note: For flat cancellations of renewals, refer to Rule 219: E.4.		
	2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).	2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).		
	<i>For example:</i> The Insured requests cancellation of the policy to be effective September 5. The cancellation	<i>For example:</i> The Insured requests cancellation of the policy to be effective September 5. The cancellation request is		(2) of (

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	request is received by the Agent/Broker on October 10. The Servicing Carrier will cancel the policy effective 12:01 a.m. October 10.	received by the Agent/Broker on October 10. The Servicing Carrier will cancel the policy effective 12:01 a.m. October 10. NOTE for 1 and 2 If the date the request was received by the Agent/Broker is not evident, the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be. For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6. 4. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected: a) The day after the salvage is signed over to the Insurer, Or b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than 	 3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be. For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6. A. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected: a) The day after the salvage is signed over to the Insurer, Or b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date 		
	the date salvage was signed over. <i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary	salvage was signed over. <i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies			
Rule 219 Cancellations	substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21. 5. Coverage placed in Voluntary Market In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application, or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that the replacement coverage took effect.	The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21. 5. Coverage placed in Voluntary Market In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application, or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that the replacement coverage took effect.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	reviewing rules in the Commercial Section. Aims to harmonize the wordings	reviewing rules in the Commercial Section. Aims to harmonize the wordings	reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.	Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.					
	 B. Policies with Lessors or Lienholders If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled at the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail. 	 B. Policies with Lessors or Lienholders If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation. If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail. 					
	 C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.) D. Policy is Financed Through a Premium Finance Company If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company <i>regardless of</i> 	 C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.) D. Policy is Financed Through a Premium Finance Company If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the Agent/Broker regardless of the reason for 					

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	 <i>the reason</i> for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company. E. Cancellation – Procedures Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier. Facility Association shall accept faxed signed and dated cancellation requests. 	 cancellation. The Agent/Broker <i>must</i> return the applicable refund premium to the premium finance company. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company. E. Cancellation – Procedures 1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier. Facility Association shall accept faxed signed and dated cancellation requests. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	The return premium shall be calculated as follows: For commercial automobile risks being placed in the voluntary market, calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium If the vehicles are not being placed in the voluntary market use Short Term Table No. 1 or No. 2 subject to any applicable minimum retained premium.	 The return premium shall be calculated as follows: For commercial vehicles being placed in the voluntary market, calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium For commercial vehicles, are not being placed in the voluntary market use Short Term Table No. 1 or No. 2 subject to any applicable minimum retained premium. Note: For Recreational vehicles used for commercial purposes, refer to the Recreational Vehicle section of the manual. 		
	If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company. 2. Cancellation at the request of the Agent/Broker – Broker Bill	If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company. 2. Cancellation at the request of the Agent/Broker – Broker Bill		
	 When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business: a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and 	When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	 request that a notice of cancellation be issued to the Insured, Or b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests. If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised pro rata on the revised premium. Note: For policies for which premium is paid directly to the Servicing Carrier and the Carrier initiates cancellation 	 a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the Insured, or b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests. If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised process within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised process of the first policy and the revised premium. Note: For policies for which premium is paid directly to the 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	the words 'Agent/Broker' shall be read to mean Servicing Carrier. When outstanding premium cannot be collected in all other cases Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker shall be responsible for the time on risk charge which shall be pro rata of the full premium. The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured. Servicing Carrier Responsibilities The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory	 Servicing Carrier and the Carrier initiates cancellation the words 'Agent/Broker' shall be read to mean Servicing Carrier. When outstanding premium cannot be collected in all other cases Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker shall be responsible for the time on risk charge which shall be pro rata of the full premium. The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured. Servicing Carrier Responsibilities		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation. When the Servicing Carrier issues a registered letter of	The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.	FA is reviewing rules in the Commercial	This will not impact premiums
	cancellation, any unearned premium shall be refunded directly to the Insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.	When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the Insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.	Section. Aims to harmonize the wordings across all jurisdictions	
	3. Cancellation of Late Issued Renewals If the Servicing Carrier is unable to issue renewals in the	3. Cancellation of Late Issued Renewals		
	required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.	If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for		
	Once the renewal is issued, if the Insured does not accept	the upcoming renewal term.		
	the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the Insured or shall have the Insured sign off the policy.	Once the renewal is issued, if the Insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the Insured or shall have the Insured sign off the policy.		
	The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the	The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned		
	previous term premium. 4. Flat Cancellation	premium shall be calculated pro rata based on the previous term premium.		
	New Policy Flat cancellation of a new policy is not allowed except as	4. Flat Cancellation New Policy		
	provided under Rule 219: Flat Cancellation Exceptions.	Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions.		
	Additional Premium Policy Change Flat cancellation of an additional premium policy change is	Additional Premium Policy Change		
	not allowed.	Flat cancellation of an additional premium policy change is not allowed.		
	Renewal If evidence of renewal refusal is supplied by the	Renewal		
	Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a	If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15		
	full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not	days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account.		

	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
a premium finance company the full down payment required under the terms of the contract; and		 a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal. 5. Cancellation of Renewals in Outlying Areas No longer applicable 6. Flat Cancellation Exceptions Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. 2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. 3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that: i) The cheque was dated and issued on or before the effective date of the policy period concerned; and ii) The cheque was immediately deposited; and iii) In the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the 	 the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal. 5. Cancellation of Renewals in Outlying Areas No longer applicable 5. Flat Cancellation Exceptions Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. 2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. 3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that: a) The cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective date of the policy period concerned; and b) The cheque was immediately deposited; and c) In the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if finance under a contract with a premium finance company the full down payment required under the effective date of a contract with a premium finance company the full down payment required under the company the full down payment required under the effective date of the premium finance 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	 iv) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque (front and back) or copy of the dishonour notice must be provided to the Servicing Carrier. However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge. 7. Cancellation initiated by the Servicing Carrier Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non- payment of premium. The earned premium shall be calculated pro rata. 	 d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque (front and back) or copy of the dishonour notice must be provided to the Servicing Carrier. However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge. 6. Cancellation initiated by the Servicing Carrier Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non- payment of premium. The earned premium shall be calculated processor. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors. F. Refund Calculation 1. Insured's Request For a policy cancellation requested by or on behalf of the Insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market. 2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table. 	 pro rata. Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors. F. Refund Calculation 1. Insured's Request For a policy cancellation requested by or on behalf of the Insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market. 2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table. 		

Rule	Current Wording	Approved Wording		Premium impact on existing policies
Rule 222	A. A policy may only be reinstated if:	A. A policy may only be reinstated if:	FA is	This will
Reinstatements	 a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 a.m. e.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured(by cash, money order or certified cheque from the Insured(by cash, money order or certified cheque accompanied the registered letter, the amount of the refund cheque or the Agent/Broker shall assume full responsibility for that amount. B. When a policy is reinstated. Men a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued. 	 a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 a.m. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the Insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount. B. When a policy is reinstated When a policy is reinstated When a policy is reinstated. 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
Rule 223	The commission rates are:	Not applicable	As this	This will
Service Fee Schedule (Commission)	ExperienceIndividuallyExperience2. Commercial VehiclesRatedLong haul vehicles (including trailers) Classes 61-64, 996%Classes 33-36, 41-49, 53-557.5%		information is listed in the General Section also will remove	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225	A. What Is A Chargeable Accident	A. What Is A Chargeable Accident	FA is	This will
Definition of Accident	A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:	A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:	reviewing rules in the Commercial Section. Aims to	not impact premiums
	 An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, or A loss remains unsettled or unpaid, or A civil suit is pending in respect of Liability, Collision or the Collision portion of All Perils 	 An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, or A loss remains unsettled or unpaid, or A civil suit is pending in respect of Liability, Collision or the Collision portion of All Perils coverage. 	harmonize the wordings across all jurisdictions	
	coverage A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. B. What Is Not A Chargeable Accident	* (No Fault Benefits Schedule (Accident Benefits) Ontario Only)* A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.		
	 An occurrence shall not be regarded as a chargeable accident if: 1. The Insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism. 	 B. What Is Not A Chargeable Accident An occurrence shall not be regarded as a chargeable accident if: 1. The Insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism. 		
	 Damage to the Applicant's vehicle a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours; 	 2. Damage to the Applicant's vehicle a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours; 		
	 b) occurred while the vehicle was legally parked and is reported to police within 24 hours; 	 b) occurred while the vehicle was legally parked and is reported to police within 24 hours; 		
	c) resulted from collision with a wild or domestic animal;	c) resulted from collision with a wild or domestic animal;		
	d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.	 d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile. 		72.05

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225 Definition of Accident	 Note: The words 'loss(es)' and 'claim(s)' where used in this manual are considered to have the same meaning as the word 'accident.' The words 'at fault' and 'chargeable' where used in this manual are considered to have the same meaning. C. How To Allocate Chargeable Accidents No accident shall be used more than once in determining the premium for vehicles insured through FA with the same Servicing Carrier whether or not on the same policy. There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history. If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred. A chargeable accident will affect the rating of the Liability and Collision coverages. At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle on which it hey claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle 1 and has had 2 losses on Vehicle 1 and 1 loss on Vehicle 2. For purposes of allocating accidents, the 3 accidents involving Vehicle 1 will be allocated to Vehicle 2. The term 'vehicle' includes 'one for which it has been substituted'. 	 Note: The words 'loss(es)' and 'claim(s)' where used in this manual are considered to have the same meaning as the word 'accident.' The words 'at fault' and 'chargeable' where used in this manual are considered to have the same meaning. C. How To Allocate Chargeable Accidents No accident shall be used more than once in determining the premium for vehicles insured through FA with any Servicing Carrier whether or not on the same policy. There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history. If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred. A chargeable accident will affect the rating of the Liability, DCPD (<i>not available in Northwest Territories, Nunavut and Yukon</i>) and Collision coverages. (<i>For Ontario only, Accident Benefits and Uninsured Automobile is also affected</i>). At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Employee is principal operator of vehicle 1 and has had 2 losses on vehicle 1. <i>For example:</i> A new application is received. Applicant is principal operator of vehicle 1 will be allocated to vehicle 1 and the 2 accidents involving vehicle 2 will be allocated to vehicle 1 and the 2 accidents involving vehicle 2 will be allocated to vehicle 2. The term 'vehicle' includes 'one for which it has been substituted'. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Curre	nt Wording	Appro	oved Wording	Change from Current	Premium impact on existing policies
Rule 225 Definition of Accident	are to be applied in the rat	tes how chargeable accidents ting of other types of vehicles if the vehicle actually involved		tes how chargeable accidents are t other types of vehicles if they vehicle actually involved	FA is reviewing rules in the Commercial	This will not impact premiums
Accident	Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied	Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied	Section. Aims to harmonize the wordings	
	Private Passenger	Private Passenger, Motor Home, Light Commercial, Taxi or Garage	Private Passenger	Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)	across all jurisdictions	
	Light Commercial	Commercial, Private Passenger, Motor Home or Garage	Light Commercial	Commercial, Private Passenger, Motor Home or Garage (Car Dealer)		
	Commercial Public (excluding Taxi)	Commercial or Garage Public (excluding Taxi)	Heavy Commercial	Heavy Commercial or Garage (Car Dealer)		
	Taxi Motor Home	Taxi or Private Passenger Motor Home, Private	Public (excluding Taxi)	Public (excluding Taxi Class 7A,7B,7C)		
		Passenger or Light	Тахі	Taxi or Private Passenger		
	Motorcycle	Commercial Motorcycle	Motor Home	Motor Home, Private Passenger, Light Commercial		
	Garage All Terrain or Snow	Garage All Terrain or Snow	Motorcycle	Motorcycle		
	Vehicle	Vehicle	Garage	Garage		
	Note: 'Type of vehicle' me in which the vehicle was of	eans the section of the manual r would have been rated.	All Terrain Vehicle or Snow Vehicle	All Terrain Vehicle, Snow Vehicle		
		ck is rated as a private pleasure only and the Insured he Insured is now going to	Note: "Type of vehicle" me which the vehicle was or w	cans the section of the manual in vould have been rated.		
	begin using the vehicle for commercial purposes. The accident that occurred while the vehicle was rated for personal use will continue to be applied when the Insured begins driving the vehicle for commercial use. Where an at fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the at fault accident shall be re- assigned on the following basis:					
			for commercial purposes. The accident that occurred while the vehicle was rated for personal use will continue to be applied when the Insured begins driving the vehicle for commercial use. Where an at-fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the			
	5	hicle with active mandatory deleted or suspended	remaining vehicle effective Where an at-fault accident	nt shall be re-assigned on the e the date the vehicle was deleted. t is being charged against a vehicle e exists on the policy or in instance		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225 Definition of Accident	 to the vehicle that produces the highest premium where there is more than one remaining vehicle effective the date coverage on the original vehicle was deleted or suspended 	 where mandatory coverage on that vehicle are removed/suspended, the at-fault accident shall be re- assigned as follows; to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended to the vehicle that produces the highest premium where there is more than one remaining vehicle effective the date coverage on the original vehicle was deleted or suspended 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 226 Accident and Conviction	 These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated. A. Accidents Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance. 1. At New Business No accident shall be used more than once in determining the surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not on the same policy. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. For example: The Insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured through FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured himself. There have been 3 accidents on the vehicle insured through FA. The accident shat ocurred on the vehicles insured in the voluntary market, surcharge on the vehicle insured through FA, as long as they are rated under another inforce automobile policy. 	 These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated. A. Accidents Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance. 1. At New Business No accident shall be used more than once in determining the surcharges for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. <i>For example:</i> The Insured owns a business in which three commercial vehicles are insured in the voluntary market; the other is insured through FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured hrough FA. There have been 3 accidents on the vehicle insured through FA. The accidents that occurred on the vehicles insured through FA. The accidents that occurred on the vehicles insured through FA, as long as they are rated under another inforce automobile policy. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	Where the term 'described vehicle' is used, it includes a vehicle substituted for it. Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles; the rating is determined from the vehicle history not the driver's history.	Where the term 'described vehicle' is used, it includes a vehicle substituted for it. Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles; the rating is determined from the vehicle history not the driver's history.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	(a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it.	(a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it.	across all jurisdictions	
	<i>For example:</i> Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.	<i>For example:</i> Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.		
	(b) One driver and two or more vehicles Accidents that involve one or more of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.	(b) One driver and two or more vehicles Accidents that involve one or more of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.		
	<i>For example:</i> There are two commercial vehicles on the policy; Applicant is the only operator. There has been one accident on Vehicle 1 and one accident on commercial Vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.	<i>For example:</i> There are two commercial vehicles on the policy; Applicant is the only operator. There has been one accident on commercial vehicle 1 and one accident on commercial vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.		
	c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.	c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle they most frequently drive. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.		
	<i>For example:</i> There are two commercial vehicles on the policy and two operators. Applicant is principal operator	<i>For example:</i> There are two commercial vehicles on the policy and two operators. Applicant is principal operator of		76

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	 of Vehicle 1 and has had one accident on Vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of Vehicle 2 on which there have been two accidents. On Vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On Vehicle 2 count both accidents as they occurred on the described vehicle. 2. At Renewal (for surcharge only) At renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added: a) The described vehicle (regardless of driver) b) Other vehicles but were the subject of claims under this policy B. Convictions Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 1. How to apply conviction surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not insured on the same policy. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction. (a) One vehicle and more than one driver The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which convictions in cond as the greatest impact on the driving record (including developing the highest surcharge percentage in accordance with the surcharge schedule for convictions). That conviction record shall be used in calculating the maximum driving record and the conviction 	 vehicle 1 and has had one accident on vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of vehicle 2 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle. 2. At Renewal (for surcharge only) At renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added: a) The described vehicle (regardless of driver) b) Other vehicles but were the subject of claims under this policy B. Convictions Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured through FA by any Servicing Carrier, whether or not insured on the same policy. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction. (a) One vehicle and more than one driver The conviction record of all listed drivers of the vehicle will be reviewed to establish the driving record and conviction surcharge schedule). The listed driver that generates the highest premium impact will be used.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	policies This will not impact premiums
				77.06

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	 (b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle he/she drives most and that driver's conviction record shall be considered in relation only to that vehicle. (c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges. 	 (b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle. (c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	 The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance. b) Certificates must be issued only on a Described Automobile basis. Should proof be required on a Blanket Basis, refer to Item #4 below. c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non- CSIO approved form), Out-of-Province, U.S. or Other filings. 	 The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO- approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance. b) Certificates must be issued only on a Described Automobile basis. Should proof be required on a Blanket Basis, refer to Item #4 below. c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting. 2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a	a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	 financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. b) Where vehicles are operated in the U.S., Agents/Broker must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records. 4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed and including the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier. 5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee. 6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed 	 responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. b) Where vehicles are operated in the U.S., Agents/Broker must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records. 4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed and including the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier. 5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee. 6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	existing
	 with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office. A. Financial Responsibility Certificate A temporary liability card may be issued for an Applicant 	 the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office. A. Financial Responsibility Certificate 		
	who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the Applicant at the time the temporary liability card is issued. Details of the licence subsequently	A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before they may be licensed to drive, provided a fully completed and signed application is submitted for the Applicant at the time the temporary liability card is issued.		

		Approved Wording	Change from Current	Premium impact on existing policies
Rule 227	obtained must be reported promptly to the Servicing Carrier.	Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.	FA is reviewing	This will not impact
Proof of Insurance	B. Renewal or Offer to Renew	B. Renewal or Offer to Renew	rules in the Commercial	premiums
Where Notice of Cancellation or Deletion is Required	If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges. C. Policy Cancellation or Vehicle Deletion	If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges. C. Policy Cancellation or Vehicle Deletion	Section. Aims to harmonize the wordings across all jurisdictions	
	 1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions. The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the authority's requirements the effective date of cancellation may be different. For example: The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. 2. Insured's Request Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the 	 1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions. The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the authority's requirements the effective date of cancellation may be different. For example: The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. 2. Insured's Request Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority. 		

Rule 227 The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned. FA is reviewing fuelowing the same for both the Insured and the authority concerned. FA is conconcerned. FA is conconcerned.	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	Proof of Insurance Where Notice of Cancellation or Deletion is	 the same for both the Insured and the authority concerned. For example: The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5. D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. For example: In one jurisdiction a filing for a vehicle requires a limit of \$1,000,000. A filing for a \$5,000,000 combined limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the split limits of \$1,000,000 and \$1,000,000 limit. Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only. E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the 	 same for both the Insured and the authority concerned. For example: The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5. D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. For example: In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the split limits of \$1,000,000 and \$1,000,000 and \$1,000,000. The other filing should be made showing the split limit of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit. Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only. E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the processing 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	not impact

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	Any commercial or interurban vehicle that is operated in U.S., or another Canadian jurisdiction is subject to a surcharge. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure	 Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure. NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province / Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban Vehicles. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	A. Outside Territory Exposure Surcharge (excluding Interurban Vehicles)	A. Outside Territory Exposure Surcharge (excluding Interurban Vehicles)		
	For Interurban vehicles (Class 61,62, 63,64, 99), refer to Rule 228.C to determine the applicable surcharges. The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.	For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges. The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.		
	If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside Territory, including U.S. exposure	If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure.		
	If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44.	If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END-44. NOTE: Where vehicles are operated in the U.S., Insureds		
	NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be	must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based		

Rule	filed and if so in what amount of aliaible U.S. Filings will		Арр	Change from Current	Premium impact on existing policies	
Rule 228 Out of Territory Exposure	be completed using the based on the type of car State required. Liability, Accident Ben For each percentage poir	mount. If eligible, U.S. Filings will <u>minimum</u> FMCSA required limit riage, commodity transported and efits, END 44 It of total mileage in the U.S. or diction, surcharge 1% of the	required. Liability, Accident Ben If this exposure is 5.0% applicable Canadian juris Liability, Accident Benefi If this exposure is over 5	or less of total mileage in the U.S. or sdiction, a 5% surcharge will apply to	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
For example: For example:						
	Outside Territory	Applicable	Outside Territory	Applicable		
	Exposure	Surcharge	Exposure	Surcharge		
	Up to 5%	5%	Up to 5%	5%		
	10%	10%	10%	10%		
	25% 50%	25% 50%	25% 50%	<u>25%</u> 50%		
		t of total mileage in the U.S., or diction, surcharge .50% of the Applicable		nt of total mileage in the U.S., or sdiction, surcharge .50% of the Applicable		
	Exposure	Surcharge	Exposure	Surcharge		
	10%	5%	5%	2.5%		
	25%	12.5%	10%	5%		
	50%	25%	25%	12.5%		
	B. Currency Differentia	al Surcharge (Excluding	50%	25%		
	Interurban Vehicles)			al Surcharge (Excluding		
	the Liability premium to	fferential surcharge is added to	Interurban Vehicles) Whenever proof of insur- currency differential sur- premium to provide for t from the payment of a c			
	charged for the U.S. dolla	is the rate of exchange being ar, to the nearest cent, as at the ulated by the Servicing Carrier for	charged for the U.S. doll	is the rate of exchange being ar, to the nearest cent, as at the date d by the Servicing Carrier for policy		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of	policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.	issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.	FA is reviewing rules in the	This will not impact premiums
Territory Exposure	The surcharge percentage is calculated by means of the following formula:	The surcharge percentage is calculated by means of the following formula:	Commercial Section. Aims to	premiums
	Currency differential x Percentage of U.S. Exposure	Currency differential x Percentage of U.S. Exposure	harmonize the wordings	
	<i>For example</i> : The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Territory 50% of the time. Of that 50% total Outside Territory Exposure, the vehicle travels into the U.S. 25% of the time.	<i>For example</i> : The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Territory 50% of the time. Of that 50% total Outside Territory Exposure, the vehicle travels into the U.S. 25% of the time.	across all jurisdictions	
	Currency differential surcharge: 0.31 X 25% = 7.75%	Currency differential surcharge: 0.31 X 25% = 7.75%		
	The currency differential surcharge is1. Applied only to the Liability premium.2. Not subject to a minimum surcharge	 The currency differential surcharge is 1. Applied only to the Liability premium. 2. Not subject to a minimum surcharge 3. This surcharge is an additional surcharge and not to be compounded. 		
	3. This surcharge is an additional surcharge and not to be compounded.			
	Example:	Example:		
	The Liability premium is \$1,000	The Liability premium is \$1,000		
	The percentage of Outside Territory50%Exposure is:The percentage of U.S. exposure is:	The percentage of Outside Territory50%Exposure is:The percentage of U.S. exposure is:25%		
	25% The Currency Differential surcharge is: 7.75% Note: In this example, the Currency Differential Surcharge	The Currency Differential surcharge is: 7.75% Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25%.		
	is calculated based on the U.S. Exposure of 25%.	Base Premium: \$1,000		
	Base Premium:\$1,000Outside Province Exposure Surcharge\$500(\$1,000 x 0.5)\$	Outside Province Exposure Surcharge\$500(\$1,000 x 0.5)\$78Currency Differential (\$1,000 x 0.0775)\$78		
	Currency Differential (\$1,000 x 0.0775) \$78 Total Liability premium \$1,578	Total Liability premium \$1,578		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of	4. In addition to the Servicing Carrier's fee for filing proof of insurance.	4. In addition to the Servicing Carrier's fee for filing proof of insurance.	FA is reviewing rules in the	This will not impact premiums
Territory Exposure	 Payable only when proof of insurance is required by U.S. authorities. 	5. Payable only when proof of insurance is required by U.S. authorities.	Commercial Section. Aims to	
	6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory exposure surcharge is subject to a minimum of \$50 per policy term.	 6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory exposure surcharge is subject to a minimum of \$50 per policy term. 	harmonize the wordings across all jurisdictions	
	<i>For example</i> : Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required.	<i>For example</i> : Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required.		
	C. Interurban Outside Territory Exposure Surcharge	C. Interurban Outside Territory Exposure Surcharge		
	(Excluding Commercial Vehicles)	(Excluding Commercial Vehicles)		
	The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement. If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure.	The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement. If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure.		
	NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum FMCSA</u> required limit based on the type of carriage, commodity transported and State required.	NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum FMCSA</u> required limit based on the type of carriage, commodity transported and State required.		
	The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.	The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.		
	Step 1: Determine the Canadian Out of Territory Exposure.	Step 1: Determine the Canadian Out of Territory Exposure.		95 of

Rule 228 The Canadian Out of Territory exposure is determined by how often the vehicle travels outside the jurisdiction of registration within Canada. FA is merely institution of the vehicle travels outside the jurisdiction of registration within Canada. FA is merely institution of the vehicle travels outside the jurisdiction of registration within Canada. FA is merely institution of the vehicle travels outside the jurisdiction of registration within Canada. FA is merely institution of the vehicle travels outside the jurisdiction of registration within Canada. FA is merely institution of the review of the vehicle travels outside the ferritories is 250% or less of its total Canadian mileage traveling outside the Territories (Northwest Territories). Konavut and Yukon Territories (Northwest Territories). Suppose the total Canadian mileage. FA is merely merely institution of the total Canadian mileage. FA is merely institution of the total Canadian mileage. 5% 5% 5% 5% 5% 5% 5% 5% 10% 10% 22% 5% 5% 5% 5% 5% 5% 10% 10% 20%	Rule			Appro		Change from Current	Premium impact on existing policies		
Where an Interurban vehicle is registered in the Yukon and reports 50% or less of its total Canadian mileage traveling outside the Territories (Northwest Territories), surcharge 1% per percentage (%) of exposure applies to the total Canadian mileage. More an Interurban vehicle is registered in the Yukon and reports 50% or less of its total Canadian mileage. harmonize the wordings across all jurisdice the Territories), surcharge 1% per percentage (%) of exposure applies to the total Canadian mileage. harmonize the wordings across all jurisdice the Territories), surcharge 1% per percentage (%) of exposure applies to the total Canadian mileage. harmonize the wordings across all jurisdice the Territories), surcharge 1% per percentage (%) of exposure applies to the total Canadian mileage. For example: Canadian Out of Territory Exposure (Operating outside the Territories) is ouer 50%. Sime 5%. 5% 5% 5%. 10% 10% 10%. 25% 50% 5%. 50% 50% 50%. Any Interurban vehicle registered in the Yukon and reports more than 50% of its total mileage outside the Territories, Nunavut and Yukon Territories). Is outper to section a) above. b) If Canadian Out of Territory Exposure (Operating outside the Territories). Surve Toritory. Surve age anount, select the Region where the majority of the exposure is incurred from the table below. Multeric Canada in Standor, New Brunswick, Nova Scolla and Prince Edward Island Prince Edward Island Prince Edward Island Prince Edward Island Prince Edward Island Prine Edward Island Prince Edward Island includes travel t	Out of Territory	how often the vehicle trave registration within Canada a) If Canadian Out of Te	els outside the jurisdiction	of	often the vehicle travels ou registration <u>within Canada</u> a) If Canadian Out of Te	utside the jurisdiction of • • • • • • • • • • • • • • • • • • •	-	reviewing rules in the Commercial Section.	not impact
Canadian Out of Territory ExposureApplicable Canadian Mileage Surcharge5%5%10%10%25%25%50%10%60%118 total mileage outside the Territories70the surcharge amount, select the Region where the majority of the exposure is incurred from the table below.74the surcharge Quebec74the formit to anda & 25%7410%7410%7540%7650%7650%7650%7650%7650%7650%7640%7740% <td></td> <td>Where an Interurban vehic and reports 50% or less of traveling outside the Territo Nunavut and Yukon Territo percentage (%) of exposu- mileage.</td> <td>te is registered in the Yuk its total Canadian mileage ories (Northwest Territorie ories), surcharge 1% per</td> <td>es,</td> <td>reports 50% or less of its t outside the Territories (Nor Yukon Territories), surchar exposure applies to the tot</td> <td colspan="4">Where an Interurban vehicle is registered in the Yukon and reports 50% or less of its total Canadian mileage traveling outside the Territories (Northwest Territories, Nunavut and Yukon Territories), surcharge 1% per percentage (%) of</td>		Where an Interurban vehic and reports 50% or less of traveling outside the Territo Nunavut and Yukon Territo percentage (%) of exposu- mileage.	te is registered in the Yuk its total Canadian mileage ories (Northwest Territorie ories), surcharge 1% per	es,	reports 50% or less of its t outside the Territories (Nor Yukon Territories), surchar exposure applies to the tot	Where an Interurban vehicle is registered in the Yukon and reports 50% or less of its total Canadian mileage traveling outside the Territories (Northwest Territories, Nunavut and Yukon Territories), surcharge 1% per percentage (%) of			
Territory Exposure Canadian Mileage Surcharge 5% 5% 10% 10% 10% 10% 25% 25% 50% 50% 50% 50% 50% 50% b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: Any Interurban vehicle registered in the Yukon and reports more than 50% of its total mileage outside the Territories (Northwest Territories, Nunavut and Yukon Territories (Northwest Territories, Nunavut and Yukon Territories (Northwest Territories, Nunavut and Yukon Territories (Northwest Territories), is subject to the surcharge outlined in this section. Otherwise, refer to section a) above. To determine the surcharge amount, select the Region where the majority of the exposure is incurred from the table below. Region Applicable Surcharge Quebec Attantic Canada & 25% Quebec 25% Quebec Western Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island Ontario 420% Western Canada' includes travel to British		· · · · · · · · · · · · · · · · · · ·					7		
5% 5% 10% 10% 25% 25% 50% 50% b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: 25% Any Interurban vehicle registered in the Vukon and reports more than 50% of its total mileage outside the Territories) is over 50%: b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: Territoires (Northest Territories, Nunavut and Yukon Territories), is subject to the surcharge outlined in this section. Otherwise, refer to section a) above. b) If Canada and Yukon Territories, is subject to the surcharge outlined in this section. Otherwise, refer to section a) above. To determine the surcharge amount, select the Region where the majority of the exposure is incurred from the table below. To determine the surcharge amount, select the Region where the majority of the exposure is incurred from the table below. Region Applicable Surcharge Atlantic Canada & 25% Quebec "Atlantic Canada & 25% "Atlantic Canada includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island 25% Ontario 420% Western Canada' includes travel to British Western Canada' includes travel to British			Canadian Mileage			Canadian Mileage			
25% 25% 50% 50% b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: Any Interurban vehicle registered in the Yukon and reports more than 50% of its total mileage outside the Territories), is subject to the surcharge outlined in this section. Otherwise, refer to section a) above. b) If Canadian Out of Territory Exposure (Operating outside the Territories), is subject to the surcharge outlined in this section. Otherwise, refer to section a) above. To determine the surcharge amount, select the Region where the majority of the exposure is incurred from the table below. To determine the surcharge amount, select the Region where the majority of the exposure is incurred from the table below. Region Applicable Surcharge Atlantic Canada & 25% 25% Outebec Atlantic Canada & 25% Vuestern Canada 420% Western Canada 45% "Western Canada' includes travel to British 420%		5%			5%				
50% 50% b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: Any Interurban vehicle registered in the Yukon and reports more than 50% of its total mileage outside the Territories, Nunavut and Yukon Territories, Section a) above. Region Applicable Surcharge Atlantic Canada & 25% Iterritories Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island Ontario 420% Western Canada' Island Ontario 420%		10%	10%		10%	10%			
b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: Any Interurban vehicle registered in the Yukon and reports more than 50% of its total mileage outside the Territories), is subject to the surcharge outlined in this section. Otherwise, refer to section a) above. b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: To determine the surcharge amount, select the Region where the majority of the exposure is incurred from the table below. b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%: Region Applicable Surcharge Atlantic Canada & 25% Duebec Quebec Atlantic Canada & 25% Quebec Stabrador, New Brunswick, Nova Scotia and Prince Edward Island Ontario 420% Western Canada includes travel to British 420% Western Canada includes travel to British Western Canada includes travel to British		25%	25%		25%	25%			
outside the Territories) is over 50%: Any Interurban vehicle registered in the Yukon and reports more than 50% of its total mileage outside the Territories), is subject to the surcharge outlined in this section. Otherwise, refer to section a) above. To determine the surcharge amount, select the Region where the majority of the exposure is incurred from the table below. Region Applicable Surcharge Atlantic Canada & 25% Quebec 'Atlantic Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island Ontario 420% Western Canada 4 45% 'Western Canada' includes travel to British		50%	50%		50%	50%			
table below. Region Applicable Surcharge Atlantic Canada & 25% Quebec Atlantic Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island Ontario 420% Western Canada 45% 'Western Canada' includes travel to British Western Canada' includes travel to British		outside the Territories) Any Interurban vehicle regreports more than 50% of Territoires (Northest Territ Territories), is subject to section. Otherwise, refer To determine the surcharg	is over 50%: histered in the Yukon and its total mileage outside the ories, Nunavut and Yukon the surcharge outlined in t to section a) above. e amount, select the Regio	ne his on	outside the Territories) Any Interurban vehicle reg more than 50% of its total (Northwest Territories, Nur subject to the surcharge of refer to section a) above. To determine the surcharg	is over 50%: pistered in the Yukon and mileage outside the Terri navut and Yukon Territori utlined in this section. Ot e amount, select the Regi	reports itories es), is herwise, on where		
Atlantic Canada & Ouebec 25% Yetlantic Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island Atlantic Canada & Ouebec 25% Ontario 420% Yetlantic Canada 420% Western Canada 45% Ontario 420% 'Western Canada' includes travel to British 'Western Canada' includes travel to British 45%		table below.	·	the 1			_		
Quebec'Atlantic Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward IslandOntario420%Western Canada45%'Western Canada' includes travel to British'Western Canada' includes travel to British		<u> </u>		-			_		
Atlantic Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island Ontario 420% Western Canada 45% 'Western Canada' includes travel to British Western Canada' includes travel to British			25%			25%			
& Labrador, New Brunswick, Nova Scotia and Prince Edward Island & Labrador, New Brunswick, Nova Scotia and Prince Edward Island Ontario 420% Western Canada 45% 'Western Canada' includes travel to British Western Canada' includes travel to British			s travel to Newfoundland			s travel to Newfoundland	-		
Prince Edward Island Prince Edward Island Ontario 420% Western Canada 45% 'Western Canada' includes travel to British Western Canada' includes travel to British									
Ontario420%Western Canada45%'Western Canada' includes travel to BritishWestern Canada'Western Canada' includes travel to British'Western Canada' includes travel to British									
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'Western Canada' includes travel to British 'Western Canada' includes travel to British				1			1		
Columbia, Alberta, Saskatchewan and Manitoba Columbia, Alberta, Saskatchewan and Manitoba			es travel to British]		es travel to British			
		Columbia, Alberta, Saska	tchewan and Manitoba		Columbia, Alberta, Saska	atchewan and Manitoba			

Rule					Approved Wording				Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	of the time in Alberta, 10% in Yukon and 20% in Nova Scotia. As the vehicle has accumulated over 50% of the Canadian mileage in Alberta, a 45% Western Canada surcharge applies.				the time in Albe As the vehicle h	rta, 10% in Yuko as accumulated c	the Yukon travels 7 n and 20% in Nova over 50% of the Can rn Canada surcharg	Scotia. Iadian	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
	If the vehicle travels across multiple Regions, where no clear majority exists, select the Region that generates the highest surcharge.						ple Regions, where that generates the		harmonize the wordings across all jurisdictions	
	in the Territories Ontario and 109 exposure in the a 420% Ontario amount is highe	s, 30% in Western % into the U.S. A Territories, Weste surcharge applie er and the surchar	the Yukon travels 3 n Canada, 30% in s the vehicle has ec- ern Canada and Ont s, as the surcharge ge applicable to the ased on Step 2 belo	jual ario, e U.S.	Example: A vehicle registered in the Yukon travels 30% in the Territories, 30% in Western Canada, 30% in Ontario and 10% into the U.S. As the vehicle has equal exposure in the Territories, Western Canada and Ontario, a 420% Ontario surcharge applies, as the surcharge amount is higher and the surcharge applicable to the U.S. exposure would be determined based on Step 2 below.			ario and e in the ntario		
	The U.S. Exposit travels into the	<u>U.S.</u>	by how often the ve				ure by how often the ve	ehicle		
		rge is based on th See Chart below:	ne States in which a	l	The U.S. surcha travels. See Cha	0	ne States in which a	ı vehicle		
	Region 1	Region 2	Region 3		Region 1	Region 2	Region 3			
	Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina Ohio Oklahoma	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island South Carolina		Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina Ohio Oklahoma	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island South Carolina			

Rule		Current Wo	rding			Approved	Wording		Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	Pennsylvania South Dakota Tennessee Virginia WashingtonTexas Vermont West Virginia West Virginia 				Pennsylvania South DakotaTexas VermontTennessee Virginia WashingtonWest Virginia West VirginiaThe rate of the U.S. Exposure surcharge (per percentage of U.S. Exposure) is based on the Region where the majority of exposure exists:				FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	This will not impact premiums
	Region		licable Surcharge % of Exposure		Region		plicable Surcharge r % of Exposure		jurisdictions	
	Region 1	1%		_	Region 1	1%	,	_		
	Region 2	1.25	5%		Region 2	1.2	5%			
	Region 3	1.5%	%		Region 3	1.5	%			
	 <i>Example:</i> A vehicle to Region 2 and 50% in surcharge would be In the event of a tie any Region, select the surcharge (per percedin the chart above. <i>Example:</i> A vehicle Region 2 and Region (1.5% per % of U.S.) To determine the U.S rate of surcharge by outlined in the chart The total surcharge surcharge per percent the chart above. <i>Step 3: Determine Exposure Surcharge Vehicle</i> 	n Region 3, t 1.5% per % or where no ne Region the entage of U.S travels 20% of 3. A surcha Exposure) v S. Exposure the percenta above. amount, mul ntage of U.S the Total C	hen the rate U.S. of U.S Exposure. clear majority exist: at generates the hig S. Exposure), as outl in Region 1; 40% ir arge rate of Region 3 would apply. surcharge, multiply age of U.S. Exposure tiply the rate of . Exposure, as outlin Dutside Territory	hest ined both the e, as ed in	and 50% in Reg 1.5% per % of In the event of Region, select t surcharge (per the chart above <i>Example:</i> A ve Region 2 and R per % of U.S. E To determine th of surcharge by in the chart above The total surchar per percentage above. <i>Step 3: Determ</i>	jion 3, then the i U.S Exposure. a tie or where no he Region that g percentage of U. hicle travels 20% egion 3. A surch xposure) would the percentage the percentage the percentage ove. arge amount, mu of U.S. Exposure	in Region 1, 40% in rate U.S. surcharge v o clear majority exist generates the highest S. Exposure), as out 6 in Region 1; 40% in arge rate of Region 3 apply. • surcharge, multiply of U.S. Exposure, as ultiply the rate of surch e, as outlined in the of Outside Territory E Interurban Vehicle	vould be s in any lined in both 3 (1.5% the rate outlined charge chart		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.The total surcharge is applicable to Liability premiums. Example:Step 1: Canadian Out of Territory Surcharge = 420% Step 2: U.S. Exposure Surcharge Region 3 = 60% Total Out of Territory Exposure Surcharge 480% If applicable, round up to the nearest whole %.In the above example, a 480% surcharge would apply to the Liability Premiums.	The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.The total surcharge is applicable to Liability premiums. <i>Example:</i> Step 1: Canadian Out of Territory Surcharge = 420%Step 2: U.S. Exposure Surcharge Region 3 = 60%Total Out of Territory Exposure Surcharge #480%If applicable, round up to the nearest whole %.In the above example, a 480% surcharge would apply to the Liability Premiums.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 229 Claims	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his/her Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to the Insureds Facility Association policy must immediately be reported in the manner prescribed by the Servicing Carrier. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simply the wordings across all jurisdictions	This will not impact premiums
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	Liability, DCPD (<i>not available in Northwest Territories</i> , <i>Nunavut and Yukon</i>), Accident Benefits, Uninsured Automobile (<i>not available in Alberta, Northwest Territories</i> , <i>Nunavut and Yukon</i>) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	No refund is allowed in respect of Comprehensive and Specified Perils. If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	No refund is allowed in respect of Comprehensive and Specified Perils. If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of coverage suspension/cancellatio is calculated according to the table below(except Ontario): Period of Suspension/Cancellation is calculated according to the table below(except Ontario): Period of Suspension/Cancellation is calculated according to the table below(except Ontario): Period of Suspension/Cancellation is calculated according to the table below(except Ontario): Period of Suspension/Cancellation is calculated according to the table below(except Ontario): Period of Suspension/Cancellation is calculated according to the table below(except Ontario): Va months and less than 2 ½ months * 15% 2 ½ months and less than 3 ½ months 15% 2 ½ months and less than 3 ½ months 22% 3 ½ months and less than 3 ½ months 30% 4	n	This will not impact premiums
		to Alberta and Ontario only) or sixty (60) consecutive days.		

	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 232 Suspension of Operator's Licence – Use of END 28	Suspension of Operator's Licence – Use of END 28 The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the circumstances mentioned above.	Suspension of Operator's Licence — Use of END 28 The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28/28A/28(C) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the below mentioned circumstances. NOTE: END 28 is applicable in New Brunswick, Northwest Territories, Nunavut and Yukon. END 28A is applicable in Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island. END 28(C) is applicable in Alberta.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simply the wordings across all jurisdictions	This will not impact premiums
	 A. If there is no other driver of the vehicle 1. An application for insurance of the vehicle shall be declined by the Agent/Broker. 2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted. 3. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal. Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage. B. If there is another licensed driver of the vehicle 	 A. If there is no other driver of the vehicle 1. An application for insurance of the vehicle shall be declined by the Agent/Broker. 2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted. 3. The time on risk charge for the period to expiration of notice of cancellation will be pro rata of the premium applicable to the risk as submitted. 4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal. Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage. B. If there is another licensed driver of the vehicle 		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 232 Suspension of Operator's Licence – Use of END 28	 (It is assumed that the person concerned will not drive without a valid licence.) 1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person. END 8A shall be used in conjunction with END 28 except where END 28 applies to the named Insured. 	 (It is assumed that the person concerned will not drive without a valid licence.) 1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person. NOTE: END 8A shall be used in conjunction with END 28 except where END 28 applies to the Named Insured. (Available in New Brunswick, Northwest Territories, Nunavut and Yukon) 	FA is reviewing rules in the Commercial Section. Aims to harmonize and simply the wordings across all jurisdictions	This will not impact premiums
	 2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating. C. If the person concerned does drive without a valid licence 	 2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating. C. If the person concerned does drive without a valid licence (<i>This rule is applicable in Alberta, New Brunswick, Northwest Territories, Nunavut and Yukon</i>) 		
	If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:	If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:		
	 a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed. b) It is established that the person involved has been driving e.g. by being convicted of any other driving offence or by being involved in an accident. D. Unsigned END 28 (Reduction of Coverage as Respects Operation by Named Person) If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28. 	 a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed. b) It is established that the person involved has been driving e.g. by being convicted of any other driving offence or by being involved in an accident. D. Unsigned END 28 (Reduction of Coverage as Respects Operation by Named Person) If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28. 		
	E. Completion of END 28 and END 8A END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. In	E. Completion of END 28 and END 8A (Applicable to Alberta, New Brunswick, Northwest Territories, Nunavut and Yukon only)		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 232 Suspension of Operator's Licence – Use of END 28	any jurisdiction where Accident Benefits and Uninsured Automobile are mandatory when Liability coverage is provided, the word 'Insured' must be shown against Section B and Section D in the Insured/Not Insured column. END 8A is to be completed showing the minimum statutory limit on the second line of the endorsement.	The approved END 28 is to be completed showing the minimum statutory limits and the applicable driver is to be specified as 'Insured' under all mandatory coverages indicated on the form. END 8A is to be completed showing the minimum statutory limit on the second line of the endorsement. (<i>Applicable to New Brunswick, Northwest Territories, Nunavut and Yukon</i>).	FA is reviewing rules in the Commercial Section. Aims to harmonize and simply the wordings across all jurisdictions	This will not impact premiums
Rule 233 Home-made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, (DCPD not available in Northwest Territories, Nunavut and Yukon) Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. Charge the normal rate for the type of vehicle concerned for Accident Benefits. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	These certificates must accompany the application to the Servicing Carrier.	These certificates must accompany the application to the Servicing Carrier.		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 233 Home-made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	 B. Physical Damage Coverage No physical damage coverage (for any value) will be available for: a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. b) Imported right name drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. 2. The premium is based on the appraised amount. 3. The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy 	 B. Optional Physical Damage Coverage No optional physical damage coverage (for any value) will be available for: a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. b) Imported right based on the Servicing Carrier. c) The premium is based on the appraised amount. The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 234 Vehicles Used	Signed by the Insured. END 19A (Valued Automobile) is not available. When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new	signed by the Insured. END 19A (Valued Automobile) is not available. When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new	FA is reviewing rules in the	This will not impact premiums
Outside Jurisdiction of Registration	 jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes: The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. 	 jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes: The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. If it is known in which territory the vehicle is being used and there are FA premiums for that territory must be used. 	Commercial Section. Aims to harmonize the wordings across all jurisdictions	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 234 Vehicles Used Outside Jurisdiction of Registration	 If the vehicle is operated outside Yukon, including into the U.S., Yukon rates and a surcharge apply. Refer to Rule 228: Outside Yukon Exposure to determine the surcharges applicable. 	 If the vehicle is operated outside the jurisdiction, which it is, registered, including into the U.S., Rates for that jurisdiction are applied along with a surcharge Refer to Rule 228: Outside Province Exposure to determine the surcharges applicable. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 235 Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	 When an Insured acquires a new vehicle and all vehicles owned by the Insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the Insurer is notified of the acquisition within 14 days. When the Insured: a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate; FA shall, if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid. When the Insured comes through Customs, the vehicle must be declared and the Insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required. 	 When an Insured acquires a new vehicle and all vehicles owned by the Insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the Insurer is notified of the acquisition within 14 days. When the Insured: a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate; FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid. When the Insured comes through Customs, the vehicle must be declared and the Insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Curr	ent Wording	Approve	Approved Wording			
Rule 235 Purchasing Vehicles in	Premium Calculation The premium is to be cal Term tables subject to m	culated in accordance with Short inimum premium.	Premium Calculation The premium is to be calculate Term tables subject to minimu		FA is reviewing rules in the Commercial	This will not impact premiums	
Jurisdiction Where FA Does Not Operate	class 36. Commercial veh	sified as light are to be rated nicles classified as heavy are to g record is 0. 100% Outside ge applies.	Commercial vehicles classified 36. Commercial vehicles class Class 44. Driving record is 0 a Territory Exposure Surcharge	ified as heavy are to be rated nd 100% Outside Province or	Section. Aims to harmonize the wordings across all		
	The territory to be used i resides.	s the territory where the insured	The territory to be used is the resides.	territory where the Insured	jurisdictions		
Rule 236	A. Short-Term Rentals of 30 days or less – Cla	Rentals-Unspecified Lessees – Leases A. Short-Term Rentals-Unspecified Lessees – Leases of ass – Class 7M 30 days or less – Class 7M				This will not impact	
Short Term Rentals Unspecified	 S Use POL 1 and END 5C. cified is - Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted. 		Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A or END 21B is not permitted. Use of END 44/44R is not permitted.		rules in the Commercial Section. Aims to harmonize the wordings across all	premiums	
Lessees – Leases of 30 Days or Less and Ride							
Sharing	Coverages/Premiums 1. Liability, Optional Pl Class of Vehicle Private Passenger	hysical Damage Premium 250% of 07/0 rate	Coverages/Premiums 1. Liability, DCPD (Not a Territories, Nunavut a Physical Damage	pplicable for Northwest and Yukon) and Optional	jurisdictions		
	Vehicles		Class of Vehicle	Premium			
	Commercial Vehicles		Private Passenger Vehicles	250% of 07/0 rate			
	Light Trucks	200% of 43/0 rate	Commercial Vehicles				
	Heavy Trucks	200% of 45/0 rate	Light Trucks	200% of 43/0 rate			
	Tractor/Trailers	175% of 64/0 rate	Heavy Trucks	200% of 45/0 rate			
	Private Type Trailers		Tractors/Trailers	175% of 64/0 rate			
	Liability Non-Pleasure Rate, plus \$15		Private Type Trailers				
			Liability	Non Pleasure rate plus \$15			
	Optional Physical 250% of normal rate Damage		Optional Physical Damage	250% of normal rate			
	Damaye		Motor Homes				
		les with Mounted Camper	Liability	250% of 07/0 rate			
	Unit Liability	250% of 07/0 rate	DCPD	N/A			
			Optional Physical Damage	Optional Physical Damage 250% of normal rate			

Rule	Rule Current Wording Approved Wording					Premium impact on existing policies
Rule 236	Optional Physical	250% of normal rate	Vehicles with mounted Campe	er Unit	FA is	This will
	Damage		Liability	250% of 07/0 rate	reviewing	not impact
Short Term Rentals	Motorcycles & Mopeds	250% of Driving Record	Optional Physical Damage	250% of normal rate	rules in the Commercial	premiums
Unspecified Lessees – Leases of 30	Snow Vehicles	0, rate applicable to Age 16-20 250% of normal rate	Motorcycles & Moped	250% of Driving Record 0 rate applicable to Age 16- 20	Section. Aims to harmonize	
Days or Less	All Terrain Vehicles	250% of normal rate	Snow Vehicles	250% of normal rate	the wordings	
and Ride	Any other vehicle	Refer to Servicing	All Terrain Vehicles	250% or normal rate	across all	
Sharing		Carrier.	Any other vehicle	Refer to Servicing Carrier	jurisdictions	
	B. Ride Sharing – Class Applicable where a vehicl vehicle-sharing service, c Use POL 1 and END 5C. I specified vehicle/per vehi is not permitted. Use of E	e is used in connection with a or peer-to-peer rental company nsurance is provided on a icle basis and use of END 21A/B END 44 is not permitted. al (as outlined in Section A	 NOTE: No DCPD premium is an and Camper Units. Refer to R Commercial Trailers. 2. Accident Benefits, Unins applicable for Alberta, North and Yukon) Charge the normal rate for the B. Ride Sharing – Class 7N Applicable where a vehicle is us vehicle-sharing service, or peer Use POL 1 and END 5C. Insural vehicle/per vehicle basis and u not permitted. Use of END 44/4 Rate as Short-Term Rental (as and code as Class 7N. 	ule 212 when rating sured Automobile (Not hwest Territories, Nunavut type of vehicle concerned. sed in connection with a r-to-peer rental company nce is provided on a specified se of END 21A or END 21B is 44R is not permitted.		
Rule 237 Long Term Leases – Specified Lessees – Leases Exceeding 30 Days	An Applicationong Termeases -pecifiedessees -pecifiedessees -eases -ease -<		A. Application The lessee must complete a cu Facility Association Application of the Applicant/lessee and the lessor must be shown where re B. Policy Use POL 1 with END 5. The nar and the name and address of t policy declaration page.	Form. The name and address name and address of the equired on the application form. me and address of the lessor	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	C. Rating		C. Rating			
	The vehicle is rated as if	owned by the lessee.	The vehicle is rated as if owned	by the lessee.		

Rule	Current Wording	Approved Wording		Premium impact on existing policies
Rule 238 Driver Training Vehicles	 Driver training vehicles shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers / observers. A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles. <i>For example:</i> The Insured opens a driver training school and uses his own truck as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free. According to the rules in this section, the Insured is entitled to Driving Record 3 on the driver training vehicle. If the Insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in this commercial Section. B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table. Private Passenger Vehicles: Rate as Class 07 (Driving Record 0, 1, 2, 3 only) 	All driver training vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers / observers. A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles. <i>For example:</i> The Insured opens a driver training school and uses their own truck as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free. According to the rules in this section, the Insured is entitled to Driving Record 3; therefore, the Insured is entitled to Driving Record 3 on the driver training vehicle. If the Insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in this Commercial Section. B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driving Record 0, 1, 2, 3 only) Commercial Vehicles:	Aims to harmonize the wordings across all jurisdictions	existing
	Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44 Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light - Rate as Class 36; Heavy - Rate as Class 44 Recreational Vehicles: Rate at non-pleasure rates	Light – Rate as Class 36; Heavy – Rate as Class 44 Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light - Rate as Class 36; Heavy - Rate as Class 44 Recreational Vehicles: Rate at non-pleasure rates		

Rule		Current Wording		A	pproved Wordir	ng		Change from Current	Premium impact on existing policies
Rule 238		ed for Driver Training ir	addition to	C. Vehicles used for	Driver Training	in additio	n to some	FA is	This will
Driver Training Vehicles	 some other us 1. Calculate the solely for driver 2. Calculate the solely for the 'of used for retail d 3. Add the dolla calculated in Step 2. 4. Compare the calculated throut the two. For example: Step 1 The vehicle is a 43, the total pressurcharge of 35 	e premium as though the v	ehicle is used ehicle were used the vehicle is Class 43. ng surcharge n calculated in premium the higher of and using Class ty premium is ontrols so a y premium for a	 other use 1. Calculate the premii for driver training. 2. Calculate the premii solely for the 'other us for retail delivery of au 3. Add the dollar value calculated in Step 1 be 2. 4. Compare the premii through Steps 2 and 3 For example: Step 1 The vehicle is a light c the total premium is \$ vehicle is equipped wit is applied to the Liabili	um as though the um as though the se'. <i>For example:</i> uto parts, use Cla e of the driver tra elow to the premi- um in Step 1 to th and use the high ommercial vehicle 700. The Liability th dual controls se	e vehicle is e vehicle we If the vehic ss 43. ining surch um calculat he premium her of the tw e and using premium i o a surchar	used solely ere used cle is used arge ed in Step n calculated vo. Class 36 s \$200. The ge of 35%	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	Step 1 is therefore Step 2 The driver training uses the vehicle therefore, a prevehicle as Class Step 3 The premium in	ore \$770. ing use is part time and th e for retail delivery of auto mium of \$1000 is calculate 43. Step 2 is \$1000 and we a	e Insured also parts; ed by rating the add to that the	total policy premium c Step 2 The driver training use the vehicle for retail do premium of \$1000 is c 43.	alculated in Step e is part time and elivery of auto pa	1 is therefore the Insure rts; therefore	ore \$770. d also uses ore, a		
	surcharge premium of \$70 calculated in Step 1. Step 4 Use the higher of the results from Step 1 (\$770) or Step 3 (\$1070).		Step 3 The premium in Step 2 is \$1000 and we add to that the surcharge premium of \$70 calculated in Step 1. Step 4						
	D. Driver Train	ning Vehicle Surcharge	Table	Use the higher of the r	results from Step	1 (\$770) o	r Step 3		
		1. Vehicles used only for Secondary School, College or University training courses.		(\$1070). D. Driver Training Vo	ehicle Surcharg	e Table			
	Coverage Liability	Equipped wi dual controls 35%	th Other 135%	1. Vehicles used only for Secondary School, College or University training courses.					
	Collision 2. Other Vehic	0% les Equipped with	75%	Coverage	Equipped with Dual Controls	Other			
	Coverage	dual controls	Other	Liability	35%	135%]		

Rule	Current Wording Approved Wording						Change from Current	Premium impact on existing policies
Rule 238	Liability 70%	170%	Accident Benefits	0%	0%		FA is	This will
	Collision 25%	100%	DCPD*	35%	135%		reviewing	not impact
Driver			Collision	0%	75%		rules in the	premiums
Training			Other Coverages	0%	0%		Commercial	
Vehicles			*DCPD Surcharge ap in Northwest Territo DCPD coverage is no	ries, Nunavut a			Section. Aims to harmonize the wordings	
			2. Other Vehicles				across all jurisdictions	
			Coverage	Equipped with Dual Controls	Other			
			Liability	70%	170%			
			Accident Benefits	0%	0%			
			DCPD*	70%	170%			
			Collision	25%	100%			
			Other Coverages	0%	0%			
			*DCPD Surcharge ap in Northwest Territo DCPD coverage is no	ries, Nunavut,				
Rule 239	A. Definition		A. Definition				FA is	This will
Floots			A fleet is:				reviewing	not impact
Fleets			A group of 10) or more self-pro	pelled vehicle	es;	rules in the Commercial	premiums
			Under commo	on ownership or r	nanagement;		Section. Aims to	
			ness (incl. Class (oses), commercia n;		es used	harmonize the wordings across all		
					m lease;		jurisdictions	
			insurance in t Liability cover	must have had he past 12 montl rage for the past licies on which th	hs i.e. 10 veh year, regardle	icles with ess of the		
	A fleet is a group of 10 or more self-pro under common ownership or managem business, commercial, or public transpo on a long term lease are considered the	nent and used for ortation. Vehicles	A fleet is a group of 10 common ownership or commercial, or public	-management an	d used for bus	siness,		100 - (

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	 owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. <i>For example</i>: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. 	 lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. <i>For example</i>: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of Liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial	 Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of Liability insurance in the policy does qualify for experience rating, only the experience on the vehicles insured through FA. If the policy for experience rate. 		

Rule 239vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those ratedThe months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no criving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those ratedThe months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been establishedFA is reviewing rules in the Commercial Section.	policies
 Class 07 shall be added (with any claims) on the policy and in the experience rated, private passenger while each of the consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which are a vehicle(s) on an existing fleet is being newly insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA. The claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where a vehicle(s) or an existing fleet is being newly insured through FA. The claim history shall follow the vehicle(s). Vehicles and all associated drivers who may operate a vehicle owner, ensuring compliance with hours of work regulations and deems acceptable all drivers who may operate a vehicle and triver safety standards of the Named Insured mantains records of and dems acceptable all drivers who may operate a vehicle and driver safety standards of the Named Insured	policies This will not impact premiums

Bit e239 A signed f-acility Association Common Management Attestation', signed the Attestation', and Attestation', signed the Attestation', and att	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
The Šervicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria autimed under Rule 239.The Šervicing Carrier reserves the right to deny experience rating in the event the above criteria are not much, and fails to otherwise meet other fleet rating criteria are not much, and fails to otherwise meet other fleet rating criteria are not much, and fails to otherwise meet other fleet rating criteria are not much, and fails to otherwise meet other fleet rating criteria are not much, and fails to otherwise meet other fleet rating criteria are not much, and fails to otherwise meet other fleet rating criteria are not much, and fails to experience rating includes the policies may only be issued on an annual basis.The Servicing Carrier, serves the right to deny experience rating in the event the above criteria are not much, and fails the obscurves the above criteria are not otherwise meet other fleet rating criteria are not otherwise meet other fleet rating criteria are not memory and the specific dealution in the fleet policies may only be issued on an annual basis.The Servicing Carrier, serves the right to deny experience rating in the event the above criteria are not otherwise meet other fleet rating criteria are not 		Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.A copy of the common management agreement will be	Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be	reviewing rules in the Commercial Section. Aims to	not impact
 Fleet policies may only be issued on an annual basis. Fleet are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insured yor on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductibles on the ordicage involved in the loss; Amounts above FA deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience datis must be obtained directly from the prior Insurer to ensure all information on the risk. 		The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria	The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule	across all	
		 Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at- fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 	 Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at- fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	 Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating. 	Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If a risk insured through Facility Association meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to Facility Association and there is no verification of which claims involved which vehicles, the Facility Association formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through Facility Association. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 230:B. Fleet Rating.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	5

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	Physical Damage Coverage	Optional Physical Damage Coverage	FA is	This will
Fleets	On fleets, vehicles may not be covered for Comprehensive/ Specified Perils only.	On fleets, Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and Comprehensive & Specified Perils	reviewing rules in the Commercial Section. Aims to harmonize	not impact premiums
	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the	shall be regarded as the same coverage.	the wordings across all	
	claims shall be assigned to the highest rated vehicles, one to each in descending order.	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in	jurisdictions	
	C. Loss Information	descending order.		
	Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which	C. Loss Information		
	the reserve was changed.	Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the		
	<i>For example</i> : The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1,	reserve was changed.		
	1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses	For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1900. The Insured had 2 losses between May 1, 1907.		
	between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that	May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a		
	occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be	\$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year		
	entered.	(25-36 months) on the Automobile Fleet Schedule, the		
1	D. New Applications	\$20,000 reserve must be entered.		
	 1. Forms required for Fleet Submissions a) Facility Association application 	D. New Applications		
	The application form fully completed and signed.	1. Forms required for Fleet Submissions		
	Under vehicle items show "Fleet Policy".	a) Facility Association application		
	b) Automobile Fleet Schedule	The application form fully completed and signed.		
	All vehicles including trailers for which insurance is required must be fully described.	b) Under vehicle items show "Fleet Policy".b) Automobile Fleet Schedule		
	c) Fleet Vehicle Count Calculation	All vehicles including trailers for which insurance is		
	Must be completed to determine the number of	required must be fully described.		
	vehicles insured by coverage.d) Fleet Rating Information Statement	c) Fleet Rating Information Statement or Commercial Vehicle Supplement		
	This form provides additional information about the risk.	This form provides additional information about the risk.		
	e) Any additional supplements such as drivers list, taxi questionnaire.	d) Any additional supplements such as drivers list, taxi questionnaire.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	2. Incomplete fleet submission forms	2. Incomplete fleet submission forms	FA is	This will
Fleets	If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	reviewing rules in the Commercial Section. Aims to	not impact premiums
	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.	harmonize the wordings across all jurisdictions	
	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.		
	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Yukon Exposure.	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province/Territory Exposure.		
	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227: Proof of Insurance.	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227.: Proof of Insurance.		
	Fleets cannot be issued with a term of 6 months.	Fleets cannot be issued with a term of 6 months.		
	The Applicant(s) must sign and date all documentation where indicated.	The Applicant(s) must sign and date all documentation where indicated.		
	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.		
	resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and	Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory exposure surcharge if applicable.		
	must include the U.S. exposure surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0	FA is reviewing rules in the Commercial	This will not impact premiums
	Driving Record 0 in the event of non-payment by the Insured.	in the event of non-payment by the Insured. Issue temporary (30 day) liability cards for each self-	Section. Aims to harmonize	
	Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind. A premium must be quoted and the risk bound before the	propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted.	the wordings across all jurisdictions	
	fleet is submitted. 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.		
	Upon receipt of the properly completed documents, the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.	Upon receipt of the properly completed documents, the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.		
	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound).	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound).		
	Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	After the effective date, where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.		
	<i>For example</i> : The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	 been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is 	advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non- payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different ΓA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. <i>For example</i> : Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.		
	 7. Premium Calculation Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. <i>Note:</i> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). Enter the premium applicable to the statutory minimum limit. Physical Damage 	 7. Premium Calculation Note: Refer to Rule 215 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. 	Refer to Rule 313 on rating of experience (fleet) rated risk.	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	 All Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils. Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate tables. b) Apply the increased limit factor for limits up to \$1,000,000. c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals connot be issued with 6 month terms. Annual renewals only will be issued. 	 Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). Enter the premium applicable to the statutory minimum limit. Physical Damage All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. B) — Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils. Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate tables. b) Apply the increased limit factor for limits up to \$1,000,000. c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Goverages Total the premiums in each column. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. 	Refer to Rule 313 on rating of experience (fleet) rated risk. As the information is similar under Rule 313 will be removing from this section	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 241 Carrying Explosives	 The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium. 	 The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a/4A/4(A). END 4a/4A/4(A) can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 242 Carrying Radioactive Material	 The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium. 	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b/4B/4(B). END 4b/4B/4(B) can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy) END 30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31 The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel" Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway".	Information is moved from Rule 214	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	 END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured. 	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
PUBLIC SECT	ION		1	1
Rule 312 Common Endorsements	 END 20 - Loss of Use Facility Association does not provide this coverage for public vehicles (as defined in this section). After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Rule 338: Endorsements Applicable to POL 1 (Owner's Policy). END 37 - Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. 	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 312: Not applicable	FA is reviewing rules in the Commercial Section. This section is a duplication	This will not impact premiums
	END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500.			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 312 Common Endorsements	Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured. <i>For example:</i> END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 312: Not applicable	FA is reviewing rules in the Commercial Section. This section is a	This will not impact premiums
Rule 327 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.	duplication FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils.	This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils.	across all jurisdictions	
	If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.	If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.		
	 END 16/17 is not available for the following: 6. Vehicles for which proof of insurance is issued or filed. 7. Experience rated risks 8. Recreational vehicles rated in the Recreational Vehicle Section 9. Vehicles that were never intended to be driven. 	 END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 		

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
Rule 327 Suspension and Reinstatement of Coverages – END 16/17	 10. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. 	 5. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below(except Ontario):		Upon review of END 16. FA noticed that not all jurisdictions have the table printed	This will not impact premiums
	In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	Period of Suspension/Cancellation	% of Annual Premium	on the forms anymore.	
	period of less than sixty (ob) consecutive days.	Less than 45 days**	Nil	Information	
		Less than 2 months	Nil	was verified	
		45 days and less than 2 ½ months**	15%	and a table	
		2 months and less than 2 ½ months	15%	was created	
		$2 \frac{1}{2}$ months and less than 2 $\frac{1}{2}$ months	19%	to be added	
		3 months and less than 3 ½ months	22%	to the	
		$3 \frac{1}{2}$ months and less than 4 months	26%	manual.	
		4 months and less than 4 $\frac{1}{2}$ months	30%		
		$4 \frac{1}{2}$ months and less than 5 months	34%		
		5 months and less than 5 1/2 months	38%		
		5 1/2 months and less than 6 months	41%		
		6 months or more	45%		
		**Applies to Alberta Only In no event shall a refund be granted for	<u>.</u>		
		period of less than forty five (45) consecu			
		to Alberta and Ontario only) or sixty (60) consecutive days.			
Rule 329.A Home-Made / Reconstructed / Right Hand	ale 329.AThe following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.The following provisions apply to right hand vehicles and any vehicle that has been reconstructed or restored other than by a recognized manufacturer of such a vehicle.		nd drive, imported nstructed, recognized	Public and Recreational vehicles do not have rate groups.	This will not impact premiums
Drive / Imported Vehicles A. Liability,	Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups.	This rule does not apply to vehicles with a assigned VIN and a status of 'rebuilt' which using CLEAR rate groups.		This remark has been changed to reflect that	
Accident Benefits	 A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And 	 A. Liability, Accident Benefits No coverages are permissible until the fol to the Servicing Carrier: 1. A valid vehicle registration and, at the discretion, a certificate of roadworthiness fitness acceptable to the Servicing Carrier and 	Servicing Carrier's or mechanical		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 329.A Home-Made / Reconstructed / Right Hand Drive / Imported Vehicles A. Liability, Accident Benefits	 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value. These certificates must accompany the application to the Servicing Carrier. 	 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits. These certificates must accompany the application to the Servicing Carrier. 	Public and Recreational vehicles do not have rate groups. This remark has been changed to reflect that	This will not impact premiums
Rule 335.D.7 Fleet, New Applications	 7. Premium Calculation Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.I. or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. For example: a) The Insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.	 7. Premium Calculation Note: Refer to Rule 313 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Publie Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. For example: a) The Insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$400 and the premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages. 	Refer to Rule 313 on rating of experience (fleet) rated risk.	This will not impact premiums

Rule 335.D.7 b) The Insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$400 Road Hazard is		existing policies
New Applications 9200,000 fasting P B.1. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage. c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/CF, 22). If Passenger Property Damage is to be insured, endorsements (END 6A/B/CF, 22). Every other vehicle Enter the premium applicable to the statutory minimum limit. Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/CF, 22). Every other vehicle Every other vehicle a) All Perils coverage is no longer available. Vehicles shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Collision and Comprehensive / Specified Perils.	(fleet) rated risk. As the information is similar under Rule 313 will be removing from this section	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335.D.7 Fleet, New Applications	 b) Apply the increased limit factor for limits up to \$1,000,000. c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column. 	 Apply the increased limit factor for limits over \$1,000,000 if required. Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column. 	Refer to Rule 313 on rating of experience (fleet) rated risk.	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	 END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured. 	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
RECREATION	AL SECTION			
Rule 429 Suspension and Reinstatement of Coverages – END 16/17	 END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks. 3. Recreational vehicles rated in the Recreational Section. 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot. 	Not applicable	This endorsement is not available on Recreational Vehicles described in the Recreational Section of the manual	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 432.A Home-Made / Reconstructed / Right Hand Drive / Imported Vehicles A. Liability, Accident Benefits	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value. 	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits.	Public and Recreational vehicles do not have rate groups. This remark has been changed to reflect that	This will not impact premiums
Rule 438.D.7 Fleet, New Applications	7. Premium Calculation Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.	 7. Premium Calculation Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. <u>Liability</u>	Refer to Rule 414 on rating of experience (fleet) rated risk. As the information is similar under Rule 414 will be removing from this section	This will not impact premiums

Fleet,combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). Every other vehiclecombined limit endorsements Every other vehicle	Discation form must indicate the limits or Refer to Rule This will actually required and the applicable 414 on not impart	
Fleet, Newendorsements (END 6A/B/C/F, 22). Every other vehicle Enter the premium applicable to the statutory minimumendorsements- Every other vehicle Enter the premium applicable to the statutory minimum		
Fleet, New Every other vehicle Every other vehicle New Enter the premium applicable to the statutory minimum Enter the premium		
New Enter the premium applicable to the statutory minimum Enter the premium	(END 6A/B/C/F, 22). rating of premium	าร
Applications IIIIII.	hium applicable to the statutory minimum limit. experience (fleet) rated risk.	
Physical Damage Physical Dam	nage	
All Perils All Perils	As the	
having All Perils coverage on existing FacilityAll Perils coverageAssociation policies shall be renewed with Collision and Comprehensive coverage subject to a minimumshall be renewed	coverage is no longer available. Vehicles having coverage on existing Facility Association policies enewed with Collision and Comprehensive subject to a minimum deductible.information is similar under Rule 414 will be	
deductible.	removing	
b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Comprehe	Perils losses according to the peril under which paid i.e. Collision losses under Collision and prsive / Specified Perils losses under prisve / Specified Perils.	
All other cove	erages	
All other coverages Enter premium Enter premium and deductibles where indicated. Enter premium	and deductibles where indicated.	
Premium Tota	als	
Premium Totals Liability Liability a)	the appropriate premiums and enter the	
	-under the appropriate tables.	
b) Apply	, the increased limit factor for limits up to 10,000.	
	the increased limit factor for limits over 00,000 if required.	
	he final total under each table to the total	
derived from adding together all other premiums.	adding together all other premiums.	
All Other Coverance		
All Other Coverages Total the premiums in each column.	niums in each column.	